

LOOSENING THE SHACKLES OF FINANCIAL
ILLITERACY IN A LOCAL
CHURCH

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ABSTRACT

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The researcher hypothesized that if church members are educated in financial literacy, there will be an impact on their livelihoods, making it possible for better financial decision making for a better future. Research indicates financial illiteracy is a worldwide problem. The project's aim was for the context's members to overcome the intricacy of understanding and handling money. A quantitative research methodology was used to achieve the goals utilizing a workshop, training sessions, and a questionnaire. The model found that educating in financial literacy had an impact on participants' livelihoods, resulting in better financial decision making for a better future.

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Finally, none of this would have been possible apart from the grace of my Lord Jesus Christ. He has sustained me both physically and spiritually over the course of this journey, and, more importantly, deepened my appreciation of the beauty of His character. To Him be all the glory and praise!

DEDICATION

I dedicate this work to my family. I am particularly grateful to my husband, Walter, whose prayers and unwavering support have never ceased to enrich my life. Endeavors would not have been possible without your unconditional love and support. Your commitment to what God has placed inside me has allowed me to pursue God's perfect will for my life and ministry. In addition, I dedicate this to my two children, Vonisha and Walter, II, whose words of encouragement continuously ring in my ears. Both of you have been my dearest cheerleaders.

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INTRODUCTION

Money is clearly an important aspect of our everyday lives. Yet, a key problem that cripples the church today is the complexity of understanding, handling and working with money. A lack of financial understanding of basic financial literacy concepts can be a serious roadblock to a healthy financial life. For example, many Christians are experiencing financial struggles, drowning in credit card debt and giving their money away to the payday lenders. In addition, they are living pay check to pay check, do not have sufficient or any savings and are poor stewards of resources. Furthermore, some Christians are unaware of God's principles for effective money management and have never been taught that the Bible has very practical guidance in money matters, containing "over 2,300 references to money and possessions."¹ Lacking a basic understanding of financial literacy concepts and principles among Christians is the driving force that fuels this study.

Financial literacy is the ability to understand matters of financial nature, including how someone earns, makes, uses, and invests money. It consists of the set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finances. Financial literacy encompasses the important component of stewardship. "Stewardship means holding in trust, using and investing that which

¹ Stan Toler and Elmer Towns, *Developing a Giving Church* (Kansas City, MO: Beacon Hill, 1999), 12.

belongs to someone else.”² “One of the plainest teachings of the Word of God is the obligation of stewardship.”³

In a methodical approach, this work is undergirded by critical foundations. Chapter One describes the ministry focus by examining the synergy between my context and me. This chapter examines the needs, opportunities and challenges facing those in my context, identifies the life experiences which have contributed to my spiritual formation, and concludes by examining the points of synergy in which my ministry development relates to the needs and challenges of the context to arrive at a ministry focus. This chapter also critically evaluates my professional strengths to lead the effort of designing and testing this model of ministry after succinctly describing the problem the model seeks to address.

Chapter Two provides a biblical foundation for the ministry model using selected paradigms from the Old Testament and the New Testament. The Bible contains very practical instructions concerning money matters, and a biblical foundation is essential in order for Christians to walk biblically and victoriously in the use of resources. The Old Testament foundation comes from 1 Kings 17:7-16. Here the widow faithfully followed Elijah’s instructions, therefore, God made a miraculous provision for their survival during the famine. The points of emphasis related to the benefits of giving, acting upon faith, and stewardship provided motivation and support for the model of ministry. The New Testament foundation comes from Luke 16:1-13 and discusses how the shrewd steward managed his master’s possessions. This text argued that a steward should be

² Turner N. Clinard, *Responding to God* (Philadelphia, PA: The Westminster Press, 1980), 25.

³ George W. Brown, *Gems of Thought on Tithing* (Cincinnati, OH: Jennings and Graham, 1911), 23.

faithful with money and in stewardship. Both biblical foundations provided motivation and footing for the model of ministry.

Chapter Three explains a historical foundation for the model of ministry. The underpinning of a historical foundation is found in the nineteenth century anti-slavery abolitionists. These abolitionists exemplified principles, practices and attributes representative of what is necessary to overcome bondage. Historians branded the nineteenth century anti-slavery movement as revolutionary because of the impact it had in raising the consciousness of oppression. This chapter argues that the ministry project should be a revolutionary reformation that raises the consciousness of financial illiteracy and creates a new breed of financial abolitionists working to combat financial bondage in the twenty-first century.

The theological foundation, explained in Chapter Four, presents an underpinning for a theological theme for the ministry. The theology of stewardship serves this purpose because it reinforces the need for a ministry that starts with the theological belief that humans are stewards. Stewards are responsible for sound daily financial decision-making. This chapter shows that cultivating a lifestyle built on the theology of stewardship helps to transform how one uses and thinks about money. In addition, one of the key theological themes relating to the theology of stewardship holds that God is the sovereign Creator who owns everything. God has entrusted stewards to take care of the possessions God has given them. Additionally, the theology of stewardship is a suitable foundation because it supports the need for a theology that holds persons accountable.

Following the theological foundation, Chapter Five describes a theoretical foundation for the model of ministry. Presented in this chapter are theories and models

for ministry which have been developed by both those in ministry practice as well as business professionals who add voices to the dialogue of financial literacy and who present models of treatment for educating in finances. This chapter shows similarities in the models examined. For example, many of the authors note they did not acquire a working knowledge of financial literacy concepts and money management skills in academia. This is identifiable today among many Christians. Although countless Christians are motivated to get their finances in order, they do not know how to do it nor do they understand financial concepts. This chapter cites and engages in sources that show money management steps or principles relating to debt reduction, budgeting, saving, investing, and giving. This chapter utilizes these sources to build support for the design of the model of ministry and to demonstrate relevance in teaching financial literacy.

Subsequently to the exploration into the biblical, historical, theological and theoretical foundations, Chapter Six discusses in detail the project analysis. This chapter describes the methodology behind the model design as being quantitative. This chapter gives a summary of the data results and observations gathered from each implementation event followed by a dialogue on whether the hypothesis was supported. It ends by providing reflections on learnings, what is valuable for future work, and what the researcher would do differently and how followed by closing thoughts.

CHAPTER ONE

MINISTRY FOCUS

Each spiritual journey is unique and is guided by God. The more one knows and understands about the context in which one is called to serve, the more success one will have in obtaining a positive change in their life and the lives of others. This chapter is divided into three sections alphabetically organized. It begins with Section A, entitled “Contextual Analysis,” which examines in detail the context and its needs in which I have been called to serve. Section B, entitled “My Spiritual Journey,” highlights the life experiences that have contributed to my spiritual journey. This chapter will conclude with Section C, entitled “Synergy,” which identifies the points of synergy in which my ministry interest and skills relate to the needs of the context to arrive at a ministry focus of “Loosening the Shackles of Financial Illiteracy in a Local Church.”

Contextual Analysis

My context is Mount Pleasant Baptist Church (“Mt. Pleasant”) in Alexandria, Virginia. It is located in Fairfax County. Mt. Pleasant consists of a congregation of baptized believers in Christ. There are approximately 1,000 names on the church roster and approximately 675 of the names on the roster are considered active members. To help protect the church’s assets from potential frivolous lawsuits, the church incorporated in 2011 and operates organizationally and financially as a business. The church’s vision

statement is “Transformed Lives, Making a Difference for the Cause of Christ,” supported by 2 Corinthians 5:17. The church’s mission is “To grow a congregation of believers committed to the ministry of worship, evangelism, missions, discipleship, service, and fellowship with a heart for prayer, bible study and the Great Commission,” supported by Matthew 28:19-20. Its theme is “Planning Diligently Together for Growth” supported by Proverbs 21:5. The property on which the church is located is a very busy area and a choice location in some respects. It is relatively easy to find, and there are conveniences nearby. For example, the business area across the street from the church is home to a Harris Teeter grocery store, Starbucks, Subway, bank, cleaners, laundromat, 7-11, and several other stores. It is quite a busy shopping center, and they have not been receptive to allowing Mt. Pleasant worshipers use any of the parking spaces, even on Sundays when the shopping center is not as busy. There is a lot of traffic that makes it difficult to cross the street. Parking immediately in front of the church is open to the public and sometimes prevents worshippers from parking there because persons not attending church use the spaces. The church is surrounded (within five miles) by many other denominational churches for whites. The nearest black Baptist church is two miles east.

In an effort to offer a saving mechanism for the congregation, the Mount Pleasant Baptist Church Federal Credit Union (“Credit Union”) was established in 2000. The Credit Union was created to help its members in need and assist members in becoming financially responsible and stable. The members who utilize the services of the Credit Union are the owners. There is a sense of cooperation, along with a commitment to personalized service, which creates the sense of "family" that sets the Credit Union apart

from other financial institutions. I am the board chair for the Credit Union. Having been instrumental in establishing the credit union in 2000, the Credit Union has grown over the years. Some of the strengths of the Credit Union include having an educated, professional and dedicated board and supervisory committee, strong sponsor support (from Mt. Pleasant), and no competition in the immediate vicinity. Some of its weaknesses include not having a compensated staff to handle daily operations, not being the number one financial institution for Mt. Pleasant's members, and having limited products and services. Although the Credit Union strives to serve the needs of its members, it is not growing and making money as desired. In addition, only 20% of the church's membership has joined the Credit Union. As such, there are opportunities for the Credit Union to broaden its reach, improve its financial position and grow.

Currently, Mt. Pleasant's ministerial staff includes seventeen ministers, consisting of nine males and eight females. Of the seventeen ministers, three are ordained. I am the only female ordained minister. The ministers perform several duties such as serving in the pulpit every Sunday during worship services, preaching, teaching, and serving on the various ministries within the church. Although the pastor offers many ministerial training opportunities, only three ministers have completed seminary (two males and one female) and one is currently seeking a Doctor of Ministry degree.

Within the ministry context, I serve on the church's ministerial staff, assisting in the pulpit during Sunday worship services and ministry activities and helping to serve communion. Also, I preach and teach within my local context and at other churches and venues, as requested. In addition, teaching the adult class during Sunday school on the

third Sundays is an expectation. I serve in community outreach by preaching at homeless shelters and serving as chaplain at an assisted living facility every Sunday.

In addition, I provide financial management training and one-on-one counseling sessions, when requested. Based on my observations and interactions within the congregation, I found that many members are facing financial management struggles. Today, money issues and challenges are destroying families and keeping Christians in debt. The problem, in my view, is that Christians are unaware of God's principles for effective money management and have never been taught that the Bible contains very practical guidance in money matters. It is surprising how many Christians have low financial literacy, even to the point of not even knowing how to develop a budget. Although Mt. Pleasant has a strong Christian Education ministry, I believe opportunities exist to provide additional educational training and awareness in the area of financial management and stewardship, helping the congregation to be better stewards of their resources.

The church sought to add to the main sanctuary structure but requirements imposed by the county have made it prohibitively expensive. However, the church has been able to purchase a couple of adjacent properties that include houses. One is used as an auxiliary for church activities, such as ministry meetings and storage. The other house is rented to provide income for the upkeep of the properties.

According to the 2014 United States Census Bureau, the population of the state of Virginia is 8,326,289. As of 2014, Fairfax County's population was 1,116,200.¹ Mt. Pleasant resides in the county of Fairfax (zip code 22312), and its population is 23,157,

¹ "2014 Demographic Reports, County of Fairfax, Virginia," U.S. Census Bureau, accessed December 2, 2015, <http://www.fairfaxcounty.gov/demogrph/dempts/report>.

representing 2% of Fairfax County.² The women population doubles the male population in the church, which is a normal trend for Mt. Pleasant.

The racial demographic within a community and local context is vital. Within the county of Fairfax, whites make up 64% (714,368), Hispanics make up approximately 16.2% (180,824), and blacks make up 9.7% (108,271) of its population. Within Mt. Pleasant's community, whites make up 33% (10,154), Hispanics make up 25% (7,752), and blacks make up 24% (7,420).³ It is interesting to note here that Mt. Pleasant's congregation is not totally inclusive of its community. Specifically, Mt. Pleasant's congregation is predominately black. Yet, the whites and Hispanic populations outnumber the black population within the community, making the blacks the minority group in the community.

From a corporate perspective, many church strengths have developed or been solidified. For example, there is strong governance. The Trustee Board focuses on the physical (such as the church structure and finances) aspects of the church, and the Deacon Board focuses on the spiritual aspect of the church. With the pastor and the corporate board chair, decision-making and recommendations to the membership reflect strong agreement and result in strong backing by the membership. The church also has updated policies and procedures, which provide guidance for members on a variety of topics, such as purchases, use of the facilities and operations of church ministries. Mt. Pleasant developed a strategic plan that allows the membership to rally together around

² "2014 Demographic Reports, County of Fairfax, Virginia," U.S. Census Bureau, accessed December 2, 2015, <http://www.fairfaxcounty.gov/demogrph/dempts/report>.

³ "22312 Zip Code," City-Data.com, accessed December 2, 2015, <http://www.city-data.com/zip/22312.html>.

an agreed upon set of principles. Since the pastor was installed a year ago, the strategic plan incorporates his God given spiritual path for the church and puts everyone on one accord. Additional strengths include the church's management of its finances through a budget process that utilizes a committee to develop an annual budget for each ministry and church requirement. The budget is monitored by the committee and reviewed in quarterly meetings of the church membership. On a quarterly basis, the church holds a membership meeting, is chaired by the pastor and runs using parliamentary procedures. The meeting allows the members to see what is going on and have input into the operations. When considering the recent and current threats on churches, Mt. Pleasant is now forming a security team and raising attention to security issues. Plans will be developed in a way that makes the worshipers feel both welcomed and comfortable.

Of course, as every church, Mt. Pleasant has its weaknesses. The ones that resonate with me, from a corporate perspective, are as follows: 1) the church is still handling the monetary gifts of members in an archaic manner (i.e., receipt of cash, checks and money orders only). However, an effort is underway to modernize giving on-line and through mobile devices; 2) many members seem to feel that they should be paid for what they do in the church instead of feeling that they are serving God; and 3) there is limited effectiveness dealing with county government. Anytime the church wants to do something that requires county approval, it appears the county wants to give the church a hard time, resulting in delays, additional costs, and the need to seek help from elected officials. For example, during a recent project to install an elevator, one county department told the church certain things will be fine; but another department told the church something different, causing delays and additional expenses. In another case, the

church had to abandon an expansion to provide more classroom space due to very costly demands by county officials.

As Mt. Pleasant continues to grow and mature, taken into account the evidence produced by this contextual analysis, it is observable that greater ministry efforts will be beneficial. Although many persons have given their time, talent, service and resources to the cause of Christ over the span of 148 years, there is still much work to be done. For example, the financial literacy of church members need to be addressed in order to become better stewards and growth needs to take place within the church and Credit Union, broadening outreach and discipleship in the accomplishment of the Great Commission.

My Spiritual Journey

My spiritual journey began on November 11, 1956 at Petersburg General Hospital in Petersburg, Virginia. I am the second child of four siblings, having two sisters and one brother. My adolescence was my most formative years because that time period had a strong influence on my life. Under the Christian leadership of my parents, I gave my life to Christ at age seven and was baptized by immersion at the Little Zion Baptist Church (LZBC) in Carson, Virginia. Although the salvation plan was explained to me, I did not understand the complex theological issues that were associated with the doctrine of salvation. I understood that Jesus loves me, died for my sins, rose from the grave and is in heaven with God. During that time, LZBC had Sunday school classes every Sunday and church worship services were only held on the first and third Sundays. The church celebrated major events such as anniversary, homecoming/revival and holiday activities.

As a child, my mom encouraged us to participate seemingly in every Easter and Christmas program.

The transition from elementary school to middle school was a bit bumpy. A lot of things were changing in my life, and I had to come to grips on how to deal with them. In spite of the changes going on in my life, I looked forward to going to church. I sang in the choir, developed the Sunday school financial report, and gave the church welcome during the worship service. My pastor gave me the freedom to be creative. He told me that personal dreams were healthy and encouraged me to follow my dreams. I am full of energy, and he did not try to stifle my excitement.

After high school, I attended college at Virginia State University (VSU) in Petersburg, VA. This was a scary and exciting time for me. It was scary because I was embarking upon a new journey and leaving behind long-term friends. It was frightening to think that I was starting the foundation on which my professional career would be based. My parents told me that going to college was a key step in the “American Dream.” It was exciting because I was starting something new. During my freshman year, I was reminded that college was about discovering myself and finding my way in the world. My teachers encouraged me to approach my new journey with an open mind and willingness to be taught and to learn.

During my sophomore year, I joined the Gospel Unlimited Choir. This choir was comprised of members from approximately ten Baptist churches within the neighboring communities. We were about thirty voices strong and were accompanied by several instruments and drums. We rehearsed every Saturday for about three to four hours. In my opinion, we sounded amazing. Every weekend, we had multiple singing

engagements in a variety of worship arenas that spanned across multiple states. We were family, encouraging, praying and supporting one another. My journey with this group helped me to cope with the demands of college and the complexities of home life. My faith in the Lord grew as I began to depend on Him more.

During my junior year in college, my younger sister announced she had been called to preach the gospel. I remember thinking “wow.” This was in 1978, and there were a lot of stereotypes and misunderstanding of scriptures to justify the subduing of women and their calling. Under the male-authority and female-submission paradigm, a woman’s role in the church did not exceed that of a deaconess. Although I was a little frightened for her, I was proud of her courage and determination to move forward. On the day of her initial sermon, the church was packed, the Holy Spirit filled the room, and Valeria delivered a powerful sermon. One of the things that stuck with me the most was her quoting of Matthew 10:14, which states “If anyone will not welcome you or listen to your words, leave that home or town and shake the dust off your feet.” She demonstrated what complete commitment to her call meant when she vowed to preach the gospel everywhere she went, with or without a license. Little Zion Baptist Church made history that day by licensing its first woman to preach the gospel.

During the summer before entering my senior year, I interned with State Farm Insurance in Charlottesville, Virginia as an accountant. This was my first experience away from home and my first big step toward independence. This experience helped to teach me how to manage my money. I created a budget, showing my income and itemizing my expenses. I knew I had to stick to the budget so I would not be caught in a

bind at the end of the month. I wanted to be responsible and handle my business. This experience also helped me to get closer to God, and I learned to depend on God more.

A few months prior to graduation, VSU sponsored a career day. Corporations from various states and cities came to the campus and shared with the graduating seniors. Since accounting was my major, the public accounting firms peaked my interest. I had the opportunity to interview with Arthur Andersen LLP, formerly one of the “Big Eight” accounting firms providing auditing, tax, and consulting services to large corporations. Arthur Andersen made me an offer to start working with its Washington, D.C. office upon graduation in May 1979. I was excited about the opportunity of starting my professional career in the nation’s capital.

Now that my college journey had come to a close, my mind was coming to grips with the fact that I was no longer a carefree college student, but an adult. My first year working was an eye-opener. The days of blissful ignorance as to how the mortgage, health and car insurance, utility, phone, food, and gas bills got paid were gone. In contrast, there was independence and a sense of achievement that came from knowing I was the one reaping the benefit of my hard work. However, working ten-hour days and being under a lot of stress to perform was my harsh reality.

I was visiting various churches and had not found a church to join. On the third Sunday in October in 1980, I visited the Mt. Pleasant Baptist Church in Alexandria, VA. The worship service was awesome. One of the church choirs, the Evangelistic Outreach Choir (EOC), was performing in a concert that evening in celebration of its one-year anniversary. I decided to go, and the service was awesome again. Without question, this was where God wanted me to serve. Therefore, when the invitational call was extended,

I joined. Over the course of many years, I was active in various ministries, which gave me the opportunity to get more in tune to who I was as a Christian.

My job had become extremely stressful. I was working so hard and not taking care of myself properly and developed a stomach ulcer. For almost two years, I suffered from this ulcer and was repeatedly admitted to the hospital. In the summer of 1981, the ulcer eventually eroded and started bleeding. I was hospitalized again, and my doctor concluded surgery was necessary, recommending a portion of my stomach be removed. The night before the surgery, I fervently prayed and asked God to heal my body. The next morning, my doctor gave me an endoscopy to determine the exact location to cut. When I woke up from the endoscopy, my doctor had some astonishing news. He said the ulcer was gone. Although my doctor appeared confused, I knew God had miraculously healed my body. Jesus healed a leper in Galilee, a paralytic at Capernaum, a blind man outside the temple at Jerusalem and a woman with a bleeding ulcer in Washington, D.C. I thank God and knew God was going to use my testimony to encourage others who were suffering with disease and sickness.

A number of other life changing events took place that helped to shape my identity. Marrying my husband in December 1983 was a pivotal time in my life. We grew spiritually together and shared some momentous and enjoyable times. We moved into our new home, and within two weeks, our daughter was born. We thanked God for entrusting this precious gift to us and had her christened several months later. We vowed to take care of her, raise her in the path of Christianity, and be godly and Christ-like role models.

God was nudging me to do more with advancing my knowledge and career. After much prayer and meditation, I decided to take the Certified Public Accountant (CPA) exam. The accounting industry agreed that the exam was daunting and recommended taking a CPA prep course prior to taking the exam. This was an extremely challenging time for me, trying to balance work, church, home and studying. After experiencing a miscarriage while studying and just weeks after taking the last section of the exam in May 1991, my mom called to inform us that my father was rushed to the hospital after collapsing. My siblings and I immediately left our locations and went to see him. The doctors told us that our father had leukemia and his survival rate was not good. Within a two-week timeframe, my father died. Several weeks after my father's death, I received a letter indicating that I had successfully passed all parts of the exam. In the midst of my sorrow, God extended grace. This process taught me valuable lessons about preserving in the midst of trials and not giving up on a commitment. Additionally, in August 1992, our son was born. Being a mother has taught me the importance of exhibiting godly parenting and showing God's love through my interactions with my children.

A prayer was rendered that God would use the gifts God has blessed me with for service. The church's budget committee was in need of a chair-person, and I agreed to chair the committee. Subsequently, I performed an assessment and instituted a budget process that set targets for revenues and expenses. The new budget process provided a structured means for funding church-wide initiatives.

One of the visions our former pastor had for the church was the institution of a credit union. I agreed to undertake this endeavor. After much prayer, I established the credit union infrastructure. In 2000, the Mt. Pleasant Baptist Church Federal Credit

Union (“Credit union”) opened for business. The mission of the Credit Union is to offer world class banking services to its members, be a source of credit, promote thrift and contribute to financial literacy in a trustworthy and secure environment. As previously mentioned, I currently serve as board chair of the Credit Union.

Although I was working within the church in my roles as an ordained deaconess, a member of two choirs, and chair of the credit union board, I felt that there was something else God wanted me to do. In May 2006, I began to feel restless in my spirit. So, I prayed and asked God, “What do you want me to do?” I heard what I believe to be God speaking to me: “Preach! I will be with you.” I was startled and tried to convince myself that God surely was not calling me to preach. I suppressed the call for four months because I felt unworthy and not wise enough to preach. During my personal study time, God led me to pray and meditate on Isaiah Chapter 6:5-8 and Matthew 28:18-20. My pastor, somehow, already knew the internal wrestle. Occasionally, he would ask me how I was doing and encouraged me to submit to God’s will for my life. The burning desire within me could no longer be denied, and the restlessness became so great that one Saturday morning in September 2006 I humbled myself in submission to God’s call. My pastor acknowledged my call and encouraged me to attend preaching training classes. After completing the training classes in August 2007, I preached my initial sermon and was licensed to preach the gospel in September 2007.

I diligently applied myself to study in various ministerial classes and enrolled at the Capital Bible Seminary (CBS) in Lanham, Maryland pursuing a Master of Divinity degree. Even though I was enjoying my course work at CBS, I felt that this was not the institution God wanted me to attend, particularly since the school did not allow women to

take the preaching classes and took the stance that God does not call women to preach. The Virginia Union University (VUU), Samuel Dewitt Proctor School of Theology in Richmond, Virginia had a great reputation and believed VUU was going to help me accomplish my educational goals and overcome challenges and barriers associated with women called to the preaching ministry. One year prior to my graduation from VUU (with honors) in May 2012, I became the chaplain for an assisted living facility. Every Sunday I visit the residents, share the gospel, pray and sing with them. My focus is a message of love, hope and encouragement. My role as chaplain is important because it provides an opportunity to reach individuals at their point of need and demonstrate the love of Jesus Christ.

Over the course of my professional career, God continued to allow me to grow with each new position. I have over thirty years of auditing and accounting experience. Starting my professional career as an entry-level auditor, I have been afforded opportunities to learn and advance to higher levels of responsibilities, including serving in positions as chief financial officer, audit director, senior audit manager, corporate controller, and director of accounting in the federal, corporate and not-for-profit environment. I have five active professional certifications, which have proven extremely useful in accomplishing my required roles and responsibilities. In addition to being a Certified Public Accountant, I am also a Certified Fraud Examiner, Certified in Financial Forensics, a Certified Internal Controls Auditor and a Chartered Global Management Accountant.

Synergy

My spiritual journey has shaped and positioned me to carry out the tasks God has called me to undertake within my context. Based on the aforementioned challenges and needs within my context and my spiritual development, a succinct synergy exists. The following paragraphs will seek to reveal this synergy by describing how my spiritual journey and ministerial context, when considered together, form the basis of my doctoral project.

The most crucial issue facing black Americans today is their lack of economic stability and growth.⁴ Black churches have the responsibility of encouraging its congregation to achieve its highest potential. This includes being personally responsible for one's own finances. Individuals must possess the skills and knowledge necessary that allows an individual to make informed and effective decisions with all of their financial resources. The examination of my ministry context revealed many members are facing financial management struggles, are poor stewards of the resources they have been entrusted, and lack the ability to use knowledge and skills to manage financial resources effectively. Money issues and challenges are destroying church families, contributing to poor stewardship practices and management of resources, and keeping Christians in debt. As noted by one scholar, pastors are almost never trained to address these vital aspects of the Christian life.⁵ The great majority of Bible colleges and seminaries have no courses, required or elective, devoted to a biblical study of stewardship or giving.⁶ As observed in

⁴ Perry E. Henderson Jr., *The Black Church Credit Union* (Lima, OH: Fairway Press, 1990), 17.

⁵ Randy Alcorn, *Money, Possessions and Eternity* (Wheaton, IL: Tyndale House Publishers, Inc., 2003), 173.

⁶ Alcorn, *Money, Possessions and Eternity*, 173.

my reading, "...stewardship and the essence of its meaning are quite foreign to the practices of the church."⁷ I believe the first step to being able to manage one's personal finances involves possessing knowledge and understanding of financial matters. This includes understanding how money works in the world and having the wherewithal to make informed financial decisions.

In addition, individuals within my context are lacking effective stewardship practices. Stewardship is one of the main themes of the Bible, and yet it is often ignored or minimized in discussions about the Christian life. The scriptures have a lot to say about stewardship because it touches nearly every aspect of our life. To the extent that we put these biblical principles into practice, we will experience the freedom and fulfillment that comes only from being Christ's servants (John 12:26; Col. 3:24). Cultivating a life of stewardship (considering the various spheres of stewardship such as treasure, time, talent, community and others) helps us to faithfully put God first and accomplish the Great Commission. Considering the context's poor money management and stewardship practices, I believe transformation needs to occur in the way black Christians think about and use money.

My context established a church credit union in 2000. It is largely a savings and lending institution. By saving and borrowing collectively, members pool their individual resources for the benefit of the Credit Union as a whole. A church credit union is an excellent means by which Christian fellowship or communion can be practiced economically. It is an excellent example of applied Christianity in that it can help people to consolidate bills, cover educational expenses, make home improvements, take needed

⁷ James Henry Harris, *The Courage to Lead: Leadership in the African American Urban Church* (Lanham, MD: Rowman and Littlefield Publishers, Inc., 2002), 29.

vacations and accomplish other relevant goals. Although the Credit Union was intended to be a great help to its members, it has failed to grow over the years. Some of its struggles include not being self-sufficient, not having a compensated staff to handle daily operations, not being the number one financial institution for Mt. Pleasant's members, and having limited products and services. In addition, only 20% of the church's membership has joined the Credit Union. As such, I believe there are opportunities for the Credit Union to broaden its reach, improve its financial position, grow and be a conduit for individual transformation and empowerment relating to finances. One way to accomplish this is by establishing a capital campaign for the church. Capital campaigns are excellent financial strategies.

Many members within my context seem to feel that they should be paid for their service to the church instead of seeing their service as ministry and recognizing that all Believers are called to ministry (Matthew 28:18-20). Serving others is the very essence of ministry. This can be viewed by recognizing that there are two aspects of the church's existence: business and spiritual. From a business perspective, it is understandable that the church has to pay for certain services in order to obtain what they need to operate the business aspect of the church. However, from a spiritual perspective, there is work that must be done by the church to fulfill the Great Commission (Matthew 28:18-20). This work is accomplished through various ministries, programs and activities by individuals who are compensated and by volunteers through their stewardship of time. The church has to make decisions that are best for the church long term and deals with issues through constitutions and bylaws, policies, procedures and guidelines. Once these documents are in place, the budget process becomes the tool determining what expenditures can be made

and the services and products needed. The budget process allows the church to monitor its expenditures to ensure its resources are being expended as intended. Comprehensive teaching on stewardship (including stewardship of time) and budgeting could summons the congregation to greater servanthood.

This context also struggles with being effective when dealing with county government officials. Oftentimes the church officials have to deal with state and local governments to make sure the church is in compliance with various laws, codes and other requirements as they purchase property and seek to make improvements to their property. Just as any organization expects government officials to be bound by their decisions, so does this context. After all, no organization wants to waste money because government officials change their minds about a decision, or have to delay projects because the government does not respond promptly or may view the church as insignificant. Some leaders within the congregation opine that the church's lack of tax payments causes it to be second-class in the eyes of government. Nevertheless, I surmise many churches find themselves having to develop the kinds of relationships with government bureaucrats and elected officials that some would say violate the concept of "Separation of Church and State" in the interest of getting things done.

To the contrary, I believe this is just good business in accomplishing God's purpose for the church and does not compromise the position of the church. In addition, the church brings direct economic benefits to the community by supporting local business establishments (thereby increasing community revenue) and providing jobs. These benefits prevail over the seemingly loss of revenue resulting from the church's tax exempt status and promote outcomes that improve government stability. As such, church

leaders could benefit from instruction in how to be effective in dealing with the local government in order to be the best stewards of the resources that God has given the church. In addition, the aforementioned capital campaign will also help in this regard. It can be geared toward assisting the church in the development of resources and helping the church become financially strong. This will promote opportunities for greater community outreach and increased economic vitality within the local government and community.

From an organizational viewpoint, the context under examination has not kept up with the times and is still managing its monetary gifts (i.e., receipt of cash, checks and money orders) of members as if it was the twentieth century. These outdated practices of giving are not convenient and favorable to how many individuals (i.e., some baby boomers, Generation X and Millennials) handle their financial matters in the twenty-first century. Most financial payments changed from paper checks to electronic payments in early 2000. These financial payments are made through debit and credit cards, pre-paid cards and automated clearing house payment (ACH) methods which can be accessed remotely by telephone or computer. With the emergence of mobile devices (such as cell phones, smart phones, tablets) to manage finances, opportunities exist to leverage modern day technology that will facilitate member's giving and a more efficient handling of money by the church. An effort is currently underway to address this issue.

It is evident that my context needs a leader who possesses the necessary skills to address the aforementioned issues and challenges relating to poor money management and stewardship practices. My educational and professional background, training and experiences have equipped me to offer leadership toward a prescription that leads to

financial transformation and empowerment of black Christians in the twenty-first century church. The aforementioned certifications are a testament to the intense studying and hard work involved in the attainment of such certifications, coupled with my educational training in college, have afforded me with a wealth of accounting and financial knowledge whereby I am able to comprehend personal and organizational financial statements, financial planning, financial reporting and budgeting.

God has provided opportunities for me to serve in positions such as audit director, chief financial officer, corporate controller, and director of accounting. While serving in these professional positions, I directed, managed and oversaw millions of dollars for large-scale organizations, including those with tax exempt status. As a leader, I am familiar with what it takes to manage money with integrity, objectivity and honesty.

A leader is needed to tackle the issue of poor money management within my context. For example, one key step in being financially responsible in money matters is to implement a budget. Whether for a single person, married couple, retiree or church congregation, a well- developed budget is a must for any financial plan. It serves as the roadmap and makes life easier when managing finances. However, most people shy away from budgeting, citing it is too restrictive, time consuming, and confusing. In many instances, people do not budget because they refuse to acknowledge their financial status. A leader should understand and be able to address the reasons people balk at the idea of budgeting. A good leader should possess the ability to inspire people to be committed about gaining control of their finances. Most of all, a leader should be able to lead a successful transformation, resulting in improved money management skills. My journey has afforded me these leadership qualities. I will implement a strategy that will tap into

individuals' energy by making the transformation personal and candidly engaging them. I will also make reference to formative events in my life to show my determination to overcome barriers. In addition, I have handled my own household finances and understand the intricacies of money management. I have experienced and learned from the struggles of trying to make ends meet at the end of the month with limited resources. I have learned that the key to successful money management is the development of a personal financial plan. I have also learned and understand the common ways in which people slip into debt. Helping others to recognize these ways in their own lives will allow them to take action as soon as possible. It would be logical that I am the best person to lead this transforming effort.

Along with transforming personal finances, the context is in need of a leader who is able to inspire the congregation to be good stewards. Individuals are unaware that the Bible contains very practical guidance in money matters. Biblical teaching and preaching on stewardship could summons the congregation to greater servanthood. As such, the best person to lead this effort is a person who recognizes that God is owner of all. This leader also has to be accountable, a servant of the owner, someone who stewards their own personal skills and someone who is able to develop stewardship in others. Stewardship is about transforming lives. Without a doubt, I possess the qualities outlined above and am the best person to lead this effort. In addition, God has led me to churches and provided me opportunities to lead trainings on stewardship.

In addition to my professional experience and my spiritual development within my context, my journey at seminary has helped to equip me for the tasks God has called me to undertake. My time at seminary provided me with a strong testimony and some

important lessons learned that would aid in addressing the needs and challenges of my context. Specifically, my seminary experience helped to further ground my belief that God is calling Spirit-filled women to leadership positions in the church and is preparing them to fulfill their call. Seminary encouraged me to keep my eyes on that personal witness of what God has called me to do. Also, seminary challenged my understanding of black theology and why we do and act the way we do.

Through the execution of my doctoral project, I seek to learn more about myself and the work God has ordained me to perform. I desire to increase my competency and leadership capabilities in leading the congregation in effective money management and stewardship practices, resulting in financial transformation and empowerment. I expect to gain a deeper understanding of theology in relation to spirituality and leadership and a deeper relationship with God. The diverse individual experiences that will be brought to the learning space and the interactions with my cohort group will be valuable. I look forward to engaging in dialogue with my mentors, counselors and peers and learning from their experiences, wise counsel and feedback.

My ministry theme will be “transformation and empowerment through finances.” The hypothesis that will guide the development of my doctoral project is summarized in the following paragraphs, which identify the problems, suggest prescriptions for the problems, lay out steps toward the prescription, describe methods of evaluation, and identify anticipated outcomes.

The problems identified in my ministry context revealed many members are facing personal financial management struggles and are poor stewards of the resources they have been entrusted. Some black Christians are unaware of God’s principles for

effective money management and have never been taught that the Bible contains very practical guidance in money matters. In addition, some blacks have never acquired the skills and knowledge of budgeting, money management, and stewardship. The contextual analysis also revealed that the credit union, which was established to provide a source of credit to members, has failed to grow over the years and be the institution where members could collectively pool their financial resources to benefit themselves and others.

The identified problems can be addressed by educating the laity in financial literacy and conducting training sessions on stewardship. Perhaps Christians want to give but simply do not know how. Maybe they just need to be told that all we have is not ours; instead, it belongs to God. We are just stewards of the resources God has entrusted us with. Providing financial literacy education teachings on proper stewardship practices are key steps in the solution.

The steps toward the prescription will be conducted in a number of ways. The context will be informed about the project by the pastor and me from the pulpit. I will work with the pastor, contextual associates and educational ministry to develop a financial literacy workshop and stewardship training sessions with the focus on transforming the way blacks view and think about money. Steps toward the prescription will also include Bible based preaching. In the New Testament, Jesus said more about money than He said about heaven and hell put together. He consistently talked about financial matters. Out of Jesus' thirty-eight parables, sixteen of them were related to finances. He shared how to use finances and how to keep finances from controlling and abusing our lives.

The proposed doctoral project will lead to several desired outcomes, such as 1) greater knowledge and understanding on financial literacy concepts and the intricacies of working with money; 2) a better understanding of biblical stewardship of resources and sound stewardship practices; and 3) individual transformation and empowerment concerning finances. Methods of evaluation will be captured through a variety of channels, such as pre and post-tests to measure knowledge and understanding, a workshop evaluation questionnaire, and observations.

Since my life is dedicated to helping people develop and deepen their relationship to God, it is within this context that I have grown spiritually. God loves us and calls us all to serve and help one another. Whether I am encouraging and helping individuals see beyond their pain struggles and circumstances, sharing the plan of salvation with the unsaved, sharing personal testimonies, or preaching the gospel of Jesus Christ, the message that God loves and cares about us and will deliver us is at the center of my ministry.

CHAPTER TWO

BIBLICAL FOUNDATIONS

The aim of the biblical foundations is to provide a biblical basis for a model of ministry entitled “Loosening the Shackles of Financial Illiteracy In a Local Church.” Following an introduction, this chapter will examine in detail the selected Old Testament and New Testament pericopes that propel the church to tackle the problem of financial illiteracy among the laity. Section A, entitled “Old Testament Foundation,” will begin the examination of the Old Testament periscope and Section B, entitled “New Testament Foundation,” will begin the examination of the New Testament periscope. In each of the aforementioned sections, the foundational scriptures will be cited, followed by a prologue to the text, a contextual analysis and an exegetical analysis. Reflections will show how the details of the text support the blueprint of the ministry model. The chapter will conclude with Section C, entitled “Conclusion,” which will summarize the final thoughts relating to the biblical foundational basis for educating the laity in financial literacy.

Introduction

Quite simply, many Christians within the church do not have sufficient knowledge and a clear understanding of financial literacy concepts and principles. Countless Christians are experiencing worry and frustration relating to financial matters and do appreciate the role that financial matters play in their spiritual lives. As

mentioned by one writer, “Many blacks have never acquired the skills of consumerism, budgeting, money management, and investing.”¹ To address this problem within the church, my ministry project will seek to educate the laity in financial literacy.

The Old Testament foundational pericope is First Kings 17:7-16. This foundational text communicates that faithfully following God’s instructions results in blessings. God’s instructions may not always be easy to accept but we should have faith and follow God’s directions regardless as to how difficult they may be to accept. Elijah obediently followed God’s instructions and the widow faithfully followed Elijah’s instructions, God made a miraculous provision for their survival during the famine. This text provides a solid foundation for the ministry model because it encourages individuals to faithfully follow a series of instructions, that may be challenging at times, in order to obtain the knowledge and skills relating to money matters, thereby promoting effective discipleship in Kingdom building and receiving blessings from God.

The New Testament foundational pericope is Luke 16:1-13. This parable asserts that life is a stewardship from God. Cultivating a life of stewardship (considering the various spheres of stewardship such as treasure, time, talent, community and others) helps us to faithfully put God first and realize God owns everything. The church stands in a unique position to be a place where God can transform lives.² It can be a vehicle to educate and empower the laity on how money works in the world and how one manages it in order to become better stewards and broaden outreach and discipleship in the accomplishment of the Great Commission. This text is an effective model for the

¹ Perry Henderson, *The Black Church Credit Union* (Lima, OH: Fairway Press, 1990), 15.

² Dan Dick, *Revolutionizing Christian Stewardship for the 21st Century: Lessons from Copernicus* (Nashville, TN: Discipleship Resources, 1997), 7.

ministry project in that Jesus' teaching in this parable helps the church today in the faithful use of money and possessions which will compel a wise disciple to use one's possessions in service for Kingdom building.

Old Testament

The Old Testament foundational passage is First Kings 17:7-16. The text reads,

Sometime later the brook dried up because there had been no rain in the land. Then the word of the LORD came to him. Go at once to Zarephath in the region of Sidon and stay there. I have directed a widow there to supply you with food. So he went to Zarephath. When he came to the town gate, a widow was there gathering sticks. He called to her and asked, "Would you bring me a little water in a jar so I may have a drink?" As she was going to get it, he called, "And bring me, please, a piece of bread." "As surely as the LORD your God lives," she replied, "I don't have any bread—only a handful of flour in a jar and a little olive oil in a jug. I am gathering a few sticks to take home and make a meal for myself and my son, that we may eat it—and die." Elijah said to her, "Don't be afraid. Go home and do as you have said. But first make a small loaf of bread for me from what you have and bring it to me, and then make something for yourself and your son. For this is what the LORD, the God of Israel, says, 'The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD sends rain on the land.'" She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah.³

Prologue

As a backdrop to the foundational passage, the author opens the seventeenth chapter of First Kings with an introduction to Elijah. His appearance is abrupt and is followed with scarce background information. The author identifies him as a Tishbite, "which is not a very revelatory piece of information since the prophet is the only Tishbite

³ Biblical citations within this document are from the New International Version unless stated otherwise.

in the Bible.”⁴ One researcher notes that the author’s quick introduction may have more to do with uneasiness about Elijah’s identify than a concern to move the plot along.⁵ Although the author does not inform the reader of Elijah’s relationship with Yahweh nor identify him as a prophet, his name means “Yahweh is my God.”⁶ In light of the bold claims Elijah makes in the opening verse, one may find the author’s silence concerning his religious authority quite unusual. In the introductory verses, Elijah announced to Ahab that there would be neither dew nor rain in the next few years except at his word. After the announcement, God tells Elijah to “hide” in the Kerith Ravine, where Elijah will drink from the brook and be fed by the ravens as directed by the Lord. The inference is that Elijah’s announcement to Ahab has put him in danger; presumably the king holds Elijah responsible for the drought and seeks to invalidate the decree by acting against its author.⁷ Stanley Walter notes that the announced drought is a direct challenge to Baal, the pagan weather god who rides upon the clouds.⁸ Certain scholars have pointed out that the Israelites had, as long as they were in Palestine, a struggle against Baal-worship.⁹

⁴ Stephanie Wyatt, “Jezebel, Elijah, and the Widow of Zarephath: A Menage a Trois that Estranges the Holy and Makes the Holy the Strange,” *Journal for the Study of the Old Testament* 36, no. 4 (June 2012): 444, accessed March 24, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

⁵ Wyatt, “Jezebel, Elijah and Widow,” 444.

⁶ Paul House, *1, 2 Kings* (Nashville, TN: Broadman and Holman Publishers, 1995), 213.

⁷ Jerome Walsh, *BERIT OLAM Studies in Hebrew Narrative and Poetry 1 Kings* (Collegeville, MN: The Liturgical Press, 1996), 227.

⁸ Stanley Walters, “All Is Well,” *Calvin Theological Journal* 47, no. 2 (November 2012): 193, accessed March 24, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

⁹ F. C. Fensham, “A Few Observations on the Polarization Between Yahweh and Baal in 1 Kings 17-19,” *Zeitschrift für die alttestamentliche Wissenschaft* 92, no. 2 (1980): 227, accessed March 24, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

Elijah was to show that in every walk of life, and especially in those areas in which Baal was regarded as supreme, that God is the only God and not Baal.¹⁰

Ahab was the King of Israel at the time. Ahab reigned in Samaria over Israel twenty-two years (16:29), and his reign can be dated 874-853.¹¹ He married the Phoenician princess, Jezebel, for whom he built a temple to Baal in Samaria, Israel's capital city.¹² Scripture informs us that King Ahab did more evil in the sight of the Lord than any of the kings before him (16:30, 33). His evil ways are said to be worse than those of any Israelite king before him.¹³

Elijah has announced a great drought, followed the Lord's direction and received the provisions that were promised at the brook. The scene now jumps ahead to a new obstacle. The brook dries up as a result of the drought. The Lord now has to make new provisions for Elijah. The Lord directs him to go to Zarephath where he encounters a widow during this time of severe drought and economic stress. The Lord had arranged a widow to sustain him at Zarephath, which was Jezebel's hometown. Elijah went because God had directed him. God makes a miraculous provision for Elijah and the widow.

Contextual Analysis

The books of First and Second Kings were initially one book in the Hebrew Bible; however, when the Hebrew Bible was translated into Greek (Septuagint), Kings was

¹⁰ Fensham, "A Few Observations," 233.

¹¹ D. Guthrie and J. A. Motyer, eds., *The New Bible Commentary: Revised* (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 1970), 341.

¹² Walters, "All Is Well," 193.

¹³ Walters, "All Is Well," 193.

divided into two books.¹⁴ It is believed that this division was made merely because the Greek text, which includes vowels, needed more space than the Hebrew text, which is written without vowels.¹⁵ In the English Bible, First and Second Kings are considered to be ‘history,’ but in the Hebrew Bible, Kings is the fourth of the former prophets (Joshua, Judges and Samuel being the first three).¹⁶ In the English Bible, the term history is considered “holy history” or “prophetic history” (i.e., seen through the prophet’s eyes).¹⁷ This prophetic history is an explanation of almost 400 years of Israel’s history, from Solomon’s rise to the throne before David’s death to the fall of Jerusalem in 587 B.C.E.¹⁸

The purpose of Kings is to show that Israel, as the people of Yahweh, is expected to keep the law of Yahweh, especially the purity of worship of Yahweh.¹⁹ In addition, the author wanted to convey that there is a blessing in doing so and punishment in failing to do so. The writer chose to proclaim the message by essentially illuminating the stories of the kings.²⁰ The stories are proclaimed in an organized manner, as the reign of each king finds its specific place in the framework around which the books are composed. Notably, each king’s reign is not judged on their economic or military capabilities, rather they are judged more by their relationship with God and opposition to idolatry. For

¹⁴ Walter Harrelson, ed., *The New Interpreter’s Study Bible* (Nashville, TN: Abingdon Press, 2003), 479.

¹⁵ Walter Elwell, ed., *Baker Commentary on the Bible Based on the NIV* (Grand Rapids, MI: Baker Books, 1989), 231.

¹⁶ Guthrie and Motyer, *The New Bible Commentary*, 320.

¹⁷ Guthrie and Motyer, *The New Bible Commentary*, 320.

¹⁸ Harrelson, *The New Interpreter’s Study Bible*, 479.

¹⁹ Guthrie and Motyer, *The New Bible Commentary* 321.

²⁰ Guthrie and Motyer, *The New Bible Commentary*, 321.

instance, the writer repeatedly declared he ‘did what was evil in the sight of Yahweh’ or ‘he did what was right in the eyes of Yahweh.’ A striking example of this is Ahab, who is described in scripture as one who did more evil in the eyes of the Lord than any of those before him and one who did more to arouse the anger of the Lord than did all the kings of Israel before him.

The author of Kings is not named in scripture. There is no consensus in its authorship, which has incited debate over the years. The debate centers on the thought that Kings was written by one or more editors “writing at different stages of Israel’s history.”²¹ Some commentators believe one editor gathered pertinent source data, logically organized the data, and penned Kings as a “conclusion to the history of Israel begun in Joshua, Judges and First and Second Samuel.”²² According to Richard McNeely, “Almost all commentators agree that much of the material contained in the books was compiled prior to the exile, but that the copy in final form was the work of someone or ones during the exile.”²³ Although various suggestions have been made as to the author of this work, early Jewish tradition held that Jeremiah was the author.²⁴ Scripture states Jeremiah went to Egypt following the destruction of Jerusalem (Jeremiah 43:1-8). However, it is unclear what became of Jeremiah after his departure. As such, Tremper Longman contends that the final verses in Kings were most likely written by an

²¹ House, *1, 2 Kings*, 29.

²² House, *1, 2 Kings*, 29.

²³ Richard McNeely, *First and Second Kings* (Chicago, IL: The Moody Bible Institute, 1978), 11.

²⁴ Tremper Longman III and Raymond B. Dillard, *An Introduction to the Old Testament* (Grand Rapids, MI: Zondervan, 2006), 168.

anonymous writer in exile in Babylon and that the predictable conclusion of Jewish tradition concerning the author of Kings cannot be substantiated.²⁵

Unlike the issue of authorship, most scholars agree on the approximate composition date of this work. Specifically, the author mentions King Jehoiachin's release "in the thirty-seventh year" of his exile (2 Kings 25:27-30). According to Paul House's analysis, this notation sets the author of that section beyond 560 B.C.²⁶ Another commentary notes it was 560 B.C. that Jehoiachin was released.²⁷ As a result, it is reasonable to conclude that the books were composed sometime after 560 B.C. but prior to 538 B.C. because there is no reference to the return to Jerusalem.²⁸

The selected foundational passage is located within First Kings. One scholar fittingly labeled this passage, "Elijah Goes to Zarephath."²⁹ For purposes in this chapter, the text will be divided into three sections. Section one covers God speaking to Elijah (verses seven through nine), section two covers Elijah's instructions to the widow (verses ten through fourteen), and section three discusses how the widow's obedience leads to God's blessing (verses fifteen and sixteen).

Exegetical Analysis

After God had made provisions for Elijah's survival at the brook, the brook dries up some time later and Elijah's faith is about to be tried again. In section one, verses

²⁵ Longman III and Dillard, *An Introduction to the Old Testament*, 168.

²⁶ House, *1, 2 Kings*, 29.

²⁷ Elwell, *Baker Commentary*, 234.

²⁸ Elwell, *Baker Commentary*, 234.

²⁹ Walsh, *BERIT OLAM Studies in Hebrew*, 228.

seven through nine, the author highlights God speaking to Elijah. Starting with verse seven, Elijah is in the wilderness and goes to the brook every day. The brook was called “Wadi Cherith” and was known as a dry riverbed east of the Jordan whose exact location is unknown.”³⁰ McNeely notes that Elijah probably knew the area well, being an “east-Jordanian” from Gilead.³¹ No doubt he is noticing the brook is going down a little bit more every day. One scholar commented that all Elijah had to do was stick a peg in the brook to see how much it decreased each day, making it easy for him to determine how many days were left before he died of thirst.³² However, Elijah trusted God to make provision. Soon the water was gone, and the Lord commanded Elijah to “travel to what was probably one of the last available water supplies.”³³

In verses eight and nine, the Lord told Elijah to travel to Zarephath, “a town in Phoenician territory north of Israel, on the coast between Sidon and Tyre.”³⁴ Phoenicia was considered “the very heart of Baalism.”³⁵ Interestingly, Elijah is directed to Jezebel’s home territory.³⁶ And, he is considered Jezebel’s greatest enemy. God’s directive indicates God will find a hiding place for Elijah in Jezebel’s home town and in a place where Baal is worshiped. Indeed, God’s directions to do certain things are not easily understood at times. God told Elijah that he had directed a widow there to supply

³⁰ Harrelson, *The New Interpreter’s Study Bible*, 511.

³¹ McNeely, *First and Second Kings*, 81.

³² J. Vernon McGee, *First and Second Kings* (Nashville, TN: Thomas Nelson Publishers, 1991), 106.

³³ McNeely, *First and Second Kings*, 81.

³⁴ Walsh, *BERIT OLAM Studies in Hebrew*, 228-229.

³⁵ House, *1, 2 Kings*, 215.

³⁶ McNeely, *First and Second Kings*, 81.

him with food (verse nine). Scholars are not certain how the Lord directed the widow because scripture is silent on this. God's choice to use a widow may seem strange. As one scholar notes, the position of widows and orphans who were not under the protection of a male was precarious. John Gray further asserts that the

Levirate marriage i.e. with the brother of the deceased husband, was not designed primarily to relieve the widow, but to provide an heir to the name and property of the dead man. Thus a childless widow was the responsibility of the family, but a widow-mother, as the woman of Zarephath, had no such provision.³⁷

In light of this, Elijah's eventual dependence on the widow-mother for his provision of food makes this situation more moving, and Elijah's trust in God more evident. House notes that the primary purpose of this passage is to show, where Baal is worshiped, that Yahweh has power over things in which Baal has failed.³⁸ House explains that those who worshipped Baal believed the drought was a sign that Baal was dead; therefore, since Baal was dead, Baal could not help the widow and her son.³⁹ Indeed, God intends to make provisions for Elijah in an unusual and profound way. God does the same for us today. It may not be evident how God will provide for us, but if we trust and obey God, following the concepts of the ministry model will lead to the blessings God has for us.

In section two, verses ten through fourteen, Elijah instructs the widow to do a series of tasks. Commencing with verse ten, Elijah obeys the Lord's directive and goes to Zarephath. Here he enters the city gates and encounters a widow gathering sticks. To determine whether she is the one that the Lord had directed, Elijah starts a discussion with two requests. By her reply he would know if she was the one whom God had

³⁷ John Gray, *1 and 11 Kings* (Philadelphia, PA: The Westminster Press, 1970), 380.

³⁸ House, *1, 2 Kings*, 215.

³⁹ House, *1, 2 Kings*, 215.

prepared.⁴⁰ In his first request, he asks her for a cup of water. As she is preparing to accommodate his request, Elijah instructs her to bring him a piece of bread (verse eleven). Jerome Walsh notes that in each case Elijah's words emphasize the modesty of the request."⁴¹ In other words, he only requests a "little" water and a "piece" of bread.

Verse twelve starts with the widow taking an oath in the name of Elijah's God. Walsh notes that this is not surprising in a polytheistic culture and asserts the widow is merely acknowledging that Elijah is devoted to Yahweh versus one of the gods of Sidon.⁴² Walsh further acknowledges that the oath shows the widow is observant of Elijah's Israelite origins, respectful of his foreign ways, and deferential toward Yahweh even though she is not a worshiper.⁴³

An interesting contrast is presented in that "the widow's readiness to get water for Elijah contrasts with her refusal of his request for food."⁴⁴ Her readiness to get Elijah's request for water shows she is coping with the severity of the drought. However, her refusal of his request for food divulges her neediness. This is like some of us today, who follow easy instructions but shy away from difficult ones. The ministry model may require tough decisions regarding our finances; but we need to be obedient to God's word. She then seizes the opportunity to give a graphic account of resources. In other words, she recounts her dreadful state by detailing her limited resources, stating she only has a handful of flour in a jar and a little olive oil in the bottom of the jug. Ironically,

⁴⁰ McNeely, *First and Second Kings*, 81.

⁴¹ Walsh, *BERIT OLAM Studies in Hebrew*, 229.

⁴² Walsh, *BERIT OLAM Studies in Hebrew*, 229.

⁴³ Walsh, *BERIT OLAM Studies in Hebrew*, 229.

⁴⁴ Walsh, *BERIT OLAM Studies in Hebrew*, 229.

what she has resembles what Elijah requested. Elijah requested a little water and a piece of bread. She recounts having only a handful of flour and a little oil. No doubt “Elijah realizes that the drought has reduced her resources to a bit of flour, a dab of oil, and few sticks of wood.”⁴⁵ She plans to use the last of her resources to prepare one final meal for her family before dying of starvation. Clearly, Elijah is faced with a situation where provisions can only be made by a miracle.

The author begins verse thirteen with a reassurance and adds a challenging stipulation. Here, Elijah approves her proposed course of action, and he gives her further instruction. The author writes, “But Elijah said to her, “Don’t be afraid! Go ahead and cook that ‘last meal,’ but bake me a little loaf of bread first; and afterwards there will still be enough food for you and your son,” (v. 13). One scholar writes that the position of the words “first” and “afterwards” underlines their contrast and points up the extreme sacrifice to which Elijah calls the widow.⁴⁶

Verse fourteen begins with a promise. Elijah promised “For this is what the Lord, the God of Israel, says, ‘The jar of flour will not be used up and the jug of oil will not run dry until the day the Lord sends rain on the land.’” In other words, Elijah promises she will have ample flour and oil for the duration of the drought.⁴⁷ Although Elijah made reference to the “Lord God of Israel,” one may wonder what that meant to the widow, being from Sidonia. One may also wonder what assurance the widow had that Elijah was a prophet or had any authority to speak in Yahweh’s name. Interestingly, we see in the

⁴⁵ House, *1, 2 Kings*, 215.

⁴⁶ Walsh, *BERIT OLAM Studies in Hebrew*, 230.

⁴⁷ McNeely, *First and Second Kings*, 81.

following verses that she dismisses any hesitations and obeys Elijah's instruction in reliance upon the promise. Obviously, she was allowing God to lead her. Similarly, we need to follow God's instructions and allow God to lead us in financial matters.

Section three, verses fifteen and sixteen, concludes with a discussion on how the widow's obedience leads to God's blessing. Clearly, Elijah's response to the widow's hopeless declaration was certainly a test of her faith. The widow's faith was evident in her obedience. Verse fifteen says she is obedient to Elijah's instruction to prepare food for him first. Walsh suggests the widow's compliance echoes Elijah's command with one significant variation: his words were to "go and do as you have said;" in response, she "went and did as Elijah had said."⁴⁸ Indeed, the echo of Elijah's words continues in the author's declaration that the prophetic promise was fulfilled (as shown in the first part of verse sixteen). Wrapping up verse sixteen, the author confirms that Elijah's claim to speak for Yahweh is authentic.⁴⁹ The widow's food supply was miraculously extended, as promised. God's people have what they need and what Baal cannot provide.⁵⁰ McNeely claims Elijah did not go to Zarephath to hide. Rather, he went as a prophet to edify, exhort, and console this outcast.⁵¹ D. Guthrie suggests in his commentary that the generosity of the widow touched the conscience of her better-provided neighbors.⁵² One could surmise that God not only chose this widow for a prophetic blessing, but God indeed chose her for service to feed the prophet and as an example to teach others.

⁴⁸ Walsh, *BERIT OLAM Studies in Hebrew*, 230.

⁴⁹ Walsh, *BERIT OLAM Studies in Hebrew*, 230.

⁵⁰ House, *1, 2 Kings*, 215.

⁵¹ McNeely, *First and Second Kings*, 82.

⁵² Guthrie and Motyer, *The New Bible Commentary*, 342.

Reflection

The text is a suitable foundation to support the ministry model to educate the laity in financial literacy. The text begins with Elijah's obedience to God's instructions to go to Zarephath. Further in the passage, the author shows that the widow was obedient to a series of Elijah's instructions. Taking cues from Elijah's and the widow's obedience to follow instructions, this ministry project will emphasize the importance of the laity's obedience to follow the teaching concerning the biblical based financial principles outlined in God's Word. As God blessed and made provisions for Elijah and the widow as a result of their obedience, God will also bless and make provisions for the ministry project striving to effectively educate those who are financially illiterate.

The passage states that after a while, the brook dried up because there had been no rain in the land. This passage mimics the financial condition of the laity. Oftentimes financial resources dry up due to a number of reasons, such as poor money management, lack of income due to job loss, an unexpected financial crisis or an economic downfall. For example, in recent years, many individuals were hit hard by the economic downfall, and billions of dollars escaped communities through the financial crises. Individuals within the church, who are mainly African Americans, are still suffering from the financial crisis. To complicate matters, many are challenged in having the financial knowledge and skills to make informed decisions regarding their finances. The ability of individuals to make informed financial decisions is vital to developing sound personal finance, which can contribute to more efficient allocation of financial resources and to

greater financial stability. It is important for members of the context to overcome the complexity of understanding, handling and working with money.

In addition to being obedient, the widow was “open” to receiving instructions from Elijah. Following the widow’s example, the laity should be open to receiving the educational instructions associated with becoming financially literate. Being open means an individual is willing to listen, learn and respond accordingly. Every segment of this ministry model will be an opportunity to learn something new. Learning can be difficult and frustrating at times. This is especially true when the topic involves learning the meaning behind unfamiliar concepts, e.g., credit scores, investing, budgeting or compound interest. In order for us to live life to the fullest and be all God called us to be, we should continually strive to learn and understand God’s instructions concerning money matters. Participants in this ministry model should follow the example of the widow by being open to embrace God’s instructions.

Elijah was able to lead the widow through a series of instructions wherein both Elijah and the widow were divinely blessed. Following Elijah’s example, the ministry project will need a leader capable of leading the laity through a series of financial literacy instructions wherein the participants can gain the benefits of effective money management. A leader would know and understand what it takes to become financially literate and have the ability to instruct and rally individuals to a common goal.

The widow explained she could not give Elijah any bread because of her depleted resources. This response echoes the sentiment of the church laity who feels they cannot give a tithe because of their depleted resources. One of the goals of the ministry model is to provide the tools and strategies needed to increase knowledge and understanding in

financial matters. For example, one tool will highlight the dynamics of budgeting.

Participants will have the opportunity to work through the most common budget items in detail, and tithing is considered one of those items. Tithing is one way to honor God as your provider and remind yourself that all resources belong to God and are provided through God's grace. In addition, after the widow explained she could not give Elijah any bread because of her depleted resources, Elijah directed the widow to "go" and "do" as he has said. The ministry model will reiterate these same directions by emphasizing the need to "go" and "do" by putting into practice and using the strategies, tools and information that will be imparted to the participants based on biblical principles. Just like Elijah's and the widow's needs were provided for through the unceasing supply of flour and oil, this model will encourage the laity to trust in God to continually provide for their needs.

Elijah told the widow, "Don't be afraid! Go ahead and cook that last meal, but bake me a little loaf of bread first," (v.13). This also echoes the command to give to God first. When we give to God first, we are acknowledging that God alone is our provider and sustainer, and believing that everything else will work out. Oftentimes the laity is afraid to give to God first, thinking there will not be enough left to pay bills. This model will not only provide the laity with the necessary tools to make informed financial decisions, but it will also teach the laity on being good stewards. The Bible has many verses on money and possessions, exhorting us to be learned stewards of God's resources. The financial literacy of the laity needs to be addressed in order to become better stewards, thereby increasing the potential for greater commitment of the laity. In addition, the widow exhibited courage when she, in spite of being afraid, did as Elijah

instructed. Following the example of the widow, this model requires that the laity have courage to do what may be freighting.

New Testament

The New Testament foundational passage that effectively supports the ministry model to tackle the financial illiteracy among the laity is Luke 16:1-13. The text reads,

Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’” The manager said to himself, “What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg. I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.” So he called in each one of his master’s debtors. He asked the first, “How much do you owe my master?” “Nine hundred gallons of olive oil,” he replied. The manager told him, “Take your bill, sit down quickly, and make it four hundred and fifty.” Then he asked the second, “And how much do you owe?” “A thousand bushels of wheat,” he replied. He told him, “Take your bill and make it eight hundred.” The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And, if you have not been trustworthy with someone else’s property, who will give you property of your own? No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Prologue

The parable of the shrewd steward is part of Luke's narrative of Jesus' journey from Galilee to Jerusalem.⁵³ This parable is unique to Luke's Gospel in the New Testament and is notoriously one of the most difficult of Jesus' parables to understand.⁵⁴ Another scholar reiterates similar sentiments about the parable: "The literature dealing with the parable of the unjust steward is staggering and, after all the effort expended, its meaning still eludes us. Indeed more than any other parable, it can be expected to keep its mystery for future generations of exegetes for it bristles with difficulties."⁵⁵ In addition, Jesus is addressing the parable to the disciples (verse one). Although the parable is for the benefit of the disciples, there is a somewhat criticism of the Pharisees who are nearby. The Pharisees were lovers of money and ones who justified themselves in the eyes of others (Luke 16:14-15).

One expert suggests that most interpreters of the text would admit that the parable "as it stands in its present redactional context concerns the wise use of possessions."⁵⁶ According to another scholar, the main theme of the passage is stewardship.⁵⁷ These two

⁵³ Justin Ukpong, "The Parable of the Shrewd Manager (Luke 16:1-13): An Essay in Inculturation Biblical Hermeneutic," *Semeia* 73 (1996): 196, accessed March 16, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

⁵⁴ Leon Morris, *Tyndale New Testament Commentaries: The Gospel According to St. Luke* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1974), 245.

⁵⁵ Ukpong, "The Parable of the Shrewd Manager," 189.

⁵⁶ David Mathewson, "The Parable of the Unjust Steward (Luke 16:1-13): A Reexamination of the Traditional View in Light of Recent Challenges," *Journal of the Evangelical Theological Society* 38, no. 1 (March 1995): 33, accessed March 16, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

⁵⁷ Darrell Bock, *Luke Volume 2:9:51-24:53* (Grand Rapids, MI: Baker Books, 1996), 1326.

views are aligned in that the wise use of possessions is a key component of stewardship. A steward is a person who administrates property that does not belongs to that person.⁵⁸

In this passage, an owner learns that his steward has been wasting or mismanaging his possessions and loses his job as a result of it. On the heels of being fired, the steward engages in dishonest dealings by adjusting the promissory notes of his master's debtors, hoping that the debtors will return the favor by providing for him once he is unemployed.⁵⁹ In other words, he uses his master's resources as a means for his own personal gain. The steward is apparently commended for his shrewd actions. Notwithstanding the steward's dishonest activities, he is praised for his clever actions to avert a future disaster.⁶⁰

The gist of this passage is Jesus exhorts his followers to be trustworthy, faithful stewards. Christians need to accept the fact that all possessions are a gift from God. In essence, it means accepting the fact that God owns everything. Christians are stewards of what belongs to God. God desires the laity to be good stewards over the resources that God has provided. Additionally, God wants Christians to be generous with their wealth and use it to meet the needs of others. This passage serves as a backdrop to the ministry model. The key to security concerning the things we need starts with being financially literate. Education concerning stewardship is a key component of the ministry model.

⁵⁸ Richard Caemmerer, "Investment for Eternity: Study of Luke 16:1-13," *Concordia Theological Monthly* 34, no. 2 (February 1963): 69, accessed March 16, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

⁵⁹ Ukpog, "The Parable of the Shrewd Manager," 193.

⁶⁰ Ukpog, "The Parable of the Shrewd Manager," 193.

Contextual Analysis

The Gospel of Luke is the third gospel of the New Testament and the author is not revealed. We can glean from Luke 1:2 that the author was not an eyewitness, thus eliminating anyone who watched Jesus in his public ministry. While the author is not identified in the gospel, tradition faithfully affirms authorship to Luke,⁶¹ a convert from the Gentile world who was probably a Greek⁶² and probably the only Gentile author of any part of the New Testament.⁶³ Other sources suggest that the author was intelligent, well educated, displayed an ability to write in excellent Greek, and was well acquainted with the Old Testament.⁶⁴ I. Howard Marshall writes, “The Gospel of Luke is a part of a two-volume work.”⁶⁵ Another scholar said Acts is Luke’s second volume, which emphasizes the history of the early church.⁶⁶ As such, scholars mostly agree that the author of the Gospel of Luke is the same person as the author of Acts.⁶⁷ This is largely based on the premise that both books are dedicated and addressed to Theophilus (Luke 1:3, Acts 1:1). According to the opening scriptures, the author expressed writing to Theophilus to provide Theophilus assurance about the things he had been taught (Luke 1:4). In addition, the author in Acts 1:1, refers to “my former book,” which most

⁶¹ Morris, *Tyndale New Testament Commentaries*, 14.

⁶² William Hendriksen, *New Testament Commentary: Exposition of the Gospel According to Luke* (Grand Rapids, MI: Baker Book House, 1978), 9.

⁶³ Charles Ryrie, *The Ryrie Study Bible* (Chicago, IL: Moody Press, 1978), 1434.

⁶⁴ Elwell, *Baker Commentary*, 799.

⁶⁵ I. Howard Marshall, *The Gospel of Luke: A Commentary on the Greek Text* (Grand Rapids, MI: Wm. B. Eerdmans Publishing Company, 1978), 29.

⁶⁶ Morris, *Tyndale New Testament Commentaries*, 13.

⁶⁷ Morris, *Tyndale New Testament Commentaries*, 14.

naturally refers to the Gospel of Luke.⁶⁸ According to Morris, style and vocabulary favor unity of authorship.⁶⁹

Scholars are uncertain on the date and place of composition of the Gospel of Luke. In reference to the date of composition, there are several theories concerning when Luke was written. According to the expertise of one scholar, Luke was written in either A.D. 80s or A.D. 60s, explaining that those who favor a date in the 80s maintain that Luke was composed after Mark, and the later was not written until A.D. 65-70.⁷⁰ One source cites that the most common view supports a date in the “later decades of the first century, citing A.D. 80 is often given as a round figure.”⁷¹ In reference to the place of composition, early tradition suggests that Luke wrote in Achaia, Boeotia, or Rome and suggests Rome is especially attractive because of the tradition that Mark wrote his Gospel in Rome.⁷² No one can say with certainty where Luke was at the time he composed the book; however, the place of composition is not critical in the understanding of the Gospel and what it means for us.

A vast amount of attention is given to Jesus and the disciples in the Gospel of Luke. As such, one might argue that the central theme deals with the history of Jesus and the church. One scholar suggests the central theme is much deeper, citing the author portrayed God’s plan as worked out in fulfillment of divine promise, and the inauguration

⁶⁸ Elwell, *Baker Commentary*, 799.

⁶⁹ Morris, *Tyndale New Testament Commentaries*, 14.

⁷⁰ Elwell, *Baker Commentary*, 801.

⁷¹ Guthrie and Motyer, *The New Bible Commentary*, 889.

⁷² Elwell, *Baker Commentary*, 801.

of this fulfillment came through Jesus and through the church.⁷³ Building upon this theme, another scholar notes the centrality of God's plan is to bring salvation to all.⁷⁴ Most scholars agree that Luke's Gospel was composed "for the sake of Gentile converts."⁷⁵ Luke's gospel is the longest of the four, and when Acts is added, he has written a vast amount of the New Testament.⁷⁶ Another expert offers an additional difference between the authors of the other Gospels and Luke. That difference is Luke presents an extensive birth narrative that devotes no less than one hundred verses to the birth of Jesus and of his forerunner (1:1-2:20).⁷⁷

Concerning source material, Luke explicitly states in the beginning of the Gospel the origin of his sources (Luke 1:1-4). He specifically states that many have undertaken to write accounts of the Gospel traditions. He further states that these traditions have been "handed down" to the church by those who were eyewitnesses and servants of the word (1:2). Luke records that he has "carefully investigated everything from the beginning" (1:3). In light of these statements, it is reasonable to assume that Luke talked to those who were present when Jesus taught and performed miracles and thoroughly examined information. Although speculation creeps in when one tries to identify those sources more accurately, New Testament scholars still agree Luke used the Gospel of Mark when he composed his Gospel (although this theory is challenged rather strongly

⁷³ Roy Zuck, ed., *A Biblical Theology of the New Testament* (Chicago, IL: Moody Press, 1994), 87.

⁷⁴ Joel Green, *The Gospel of Luke* (Grand Rapids, MI: Wm. B. Eerdmans Publishing, 1997), 21.

⁷⁵ Hendriksen, *New Testament Commentary*, 16.

⁷⁶ Leon Morris, *Tyndale New Testament Commentaries* (Grand Rapids, MI: Wm. B. Eerdmans Publishing, 1974), 14.

⁷⁷ Hendriksen, *New Testament Commentary*, 45.

by a vast number of scholars) because a substantial portion of Mark's Gospel, often including the exact words from Mark, is used in Luke's Gospel.⁷⁸

In terms of the form of the Gospel of Luke, one researcher exclaims, "There is no question but that Luke casts a historian's eye on his material."⁷⁹ Another expert perceives Luke's writing as a "theologian of salvation history."⁸⁰ No doubt, Luke thought the believer's faith was based on historical events. One scholar sees it as Luke having his own characteristic understanding of the faith as evidenced by Luke's methods and emphasis to draw attention to the aspects of the life of Jesus, which Luke considered to be especially important.⁸¹

It is obvious that a study of Luke's writing is important. One expert sees Luke's writing shedding light on today's problems citing the book shows us what to believe, tells us how to live, teaches us why to rejoice and informs us what to expect.⁸² For purposes of this analysis, the text will be divided into four sections. Section one covers the owner's reaction to the dishonest steward (verses one and two). Section two covers the steward's shrewd response to the owner's actions (verses three through seven). Section three follows with a discussion on the master's commendation and Jesus' observation regarding the steward's shrewd actions (verses eight and nine). Section four wraps up with a discussion on faithful stewardship (verses ten through thirteen).

⁷⁸ Elwell, *Baker Commentary*, 802.

⁷⁹ Fred B. Craddock, *Interpretation: A Bible Commentary for Teaching and Preaching Luke* (Louisville, KY: John Knox Press, 1990), 2.

⁸⁰ Elwell, *Baker Commentary*, 803.

⁸¹ Guthrie and Motyer, *The New Bible Commentary*, 887.

⁸² Hendriksen, *New Testament Commentary*, 46-47.

Exegetical Analysis

This parable argues that life is a stewardship from God.⁸³ The two main characters are a rich man and his steward. The word “steward” comes from the Anglo-Saxon words “stig” or “sti.”⁸⁴ The Greek word for steward is “*oikonomos*, which means housekeeper.”⁸⁵ According to one scholar, a steward can be defined as a person who administers property that does not belong to him.⁸⁶ “In this parable, the object of the stewardship is indeed property and money, and a lesson is that the steward is to be faithful (16:10-12).”⁸⁷ The preceding three parables had been directed to Jesus’ adversaries; however, the audience shifts in this parable.

Section one, verses one and two, covers the owner’s reaction to the dishonest steward. Verse one opens with Jesus turning to the disciples for instruction. It records, “Jesus told his disciples ‘There was a rich man whose manager was accused of wasting his possessions.’” One expert notes that the word “disciples” probably indicates the wider circle of followers, more than just the twelve.⁸⁸ The “rich man” in verse one is also the “master” of verses three, five, and eight.⁸⁹ He is regarded as the absentee landlord,

⁸³ Bock, *Luke Volume 2:9:51-24:53*, 1337.

⁸⁴ G. Martin Young, *In Search of Rizpah: The Liberated Church without Walls* (Trotwood, OH: JJGPublishing.com, 2002), 105.

⁸⁵ Young, *In Search of Rizpah*, 105.

⁸⁶ Caemmerer, “Investment for Eternity,” 69.

⁸⁷ Caemmerer, “Investment for Eternity,” 69.

⁸⁸ Hendriksen, *New Testament Commentary*, 768.

⁸⁹ Daniel Harrington, ed., *The Gospel of Luke Sacra Pagina Series*, vol. 3 (Collegeville, MN: The Liturgical Press, 1991), 243.

which was common in Galilee at the time.⁹⁰ No doubt the rich man was probably the owner of a landed estate and a man of integrity.⁹¹ He employed a steward, one who is entrusted with his estate and accounts, to handle the affairs of the estate.⁹² According to one scholar, the steward may have been a slave who grew up in the house and was trained for this role (Genesis 15:3, 14:14).⁹³ In this passage, the steward must have been a freeman, not a slave, because he could enter into agreements that obligated his master and a slave could not do this.⁹⁴

The exact extent to which the steward had powers over is uncertain since it could vary widely, but here the steward is clearly empowered with extensive financial responsibility and freedom and is able to make contracts in his master's name.⁹⁵ The steward was charged with wasting the master's possessions. The parable does not tell us how. One expert believes it could refer to some form of mismanagement: negligence, swindling, or incompetent discretion.⁹⁶ Another expert believes the steward was "siphoning off funds for his own consumption from transactions made in the name of his master."⁹⁷ Despite the diversity among the interpreters, most agree that the steward's

⁹⁰ Marshall, *The Gospel of Luke*, 617.

⁹¹ Hendriksen, *New Testament Commentary*, 768.

⁹² Guthrie and Motyer, *The New Bible Commentary*, 912.

⁹³ Bock, *Luke Volume 2:9:51-24:53*, 1327.

⁹⁴ Morris, *Tyndale New Testament Commentaries*, 247.

⁹⁵ John Nolland, *Word Biblical Commentary*, vol. 35B (Dallas, TX: Word Books, 1993), 797.

⁹⁶ Joseph Fitzmyer, *The Gospel According to Luke X-XXIV* (Garden City, NJ: Doubleday and Company, 1985), 1097.

⁹⁷ Nolland, *Word Biblical Commentary*, 797.

actions against the debtors are fraudulent and dishonest.⁹⁸ Luke does not mention in the narrative whether the allegations were true or false; but, the fact the allegations are taken seriously by both the master and steward indicates that they were correct.⁹⁹

The discussion of the dishonest steward continues in verse two. Verse two records, “So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’” Here, the master summons the steward, asks about the allegations, and dismisses the rascal. As offered by one researcher, the master’s question, “What is this I hear,” suggests that the charge is believed.¹⁰⁰ The master does not call for an investigation, and no argument is made. Based on what the master hears, he demands an accounting of the steward’s management and removes him from his authority. In other words, the steward must get the books in order and hand them to the master. This is a case of mismanagement and not necessarily fraud.

One scholar notes that this leaves the impression that the manager had not been guilty of fraud or embezzlement, for in that case legal action would probably have been instituted against him.¹⁰¹ Instead, the steward is given a chance to make preparations for his removal. An interesting point here is the fact that the master fired the steward rather than forgive him. In this regard, one expert argues that when the social codes that the parable suggests are considered, the focus of the parable becomes the master’s honor;

⁹⁸ Dennis Ireland, “A History of Recent Interpretation of the Parable of the Unjust Steward,” *The Westminster Theological Journal* 51, no. 2 (Fall 1989): 309, accessed March 27, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

⁹⁹ Marshall, *The Gospel of Luke*, 617.

¹⁰⁰ Bock, *Luke Volume 2:9:51-24:53*, 1328.

¹⁰¹ Hendriksen, *New Testament Commentary*, 768.

thus the master's peers view the charges as someone who cannot control his own household, and therefore the master's only recourse in recovering his honor is by dismissing the steward.¹⁰² Based on the structure of the parable, it appears that the steward is the unifying character instead of the master; therefore, it is reasonable that the story is developed on the basis of the steward being caught versus the honor of the master. Unfortunately, many within the context of which the model focuses need to grow as faithful stewards.

Section two, verses three through seven, covers the steward's shrewd response to the owner's actions. It is clear that the steward has a dilemma. Now that his job is gone, his options for keeping a roof over his head are not appealing. Verse three states, "The manager said to himself, What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg." Obviously the steward is a white-collar worker and sees his firing as a loss of social status because he initially can only see his choices to be strenuous digging or shameful begging. Digging is the labor of the uneducated and begging is more shameful especially for someone who once was the administrator of a rich man.¹⁰³ According to one expert, these choices land him prospectively among the "unclean and degraded or even expendable of society."¹⁰⁴ The steward needs to come up with a plan that will provide for his future. After briefly contemplating his choices, it appears the steward suddenly gets an idea.

¹⁰² Mathewson, "The Parable of the Unjust Steward," 31-32.

¹⁰³ Bock, *Luke Volume 2:9:51-24:53*, 1328.

¹⁰⁴ Green, *The Gospel of Luke*, 590.

Verse four says, “I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.” The words “I know what I’ll do” show that there is a sudden acquired thought. The unfaithful manager understands what his future involves and comes up with a thoughtful plan of action, while he still has control over the accounts. He sees a way of being welcomed into people’s homes, ensuring a future place for himself. He does not hesitate to put the plan in action.

In verses five and seven, two debtors are asked to declare their debt, and “the steward decides how much to reduce the debt.”¹⁰⁵ He systematically goes through the inventory of bills and deals with the debtors one by one,¹⁰⁶ for “secrecy was essential.”¹⁰⁷ R.C. Lenski reveals that by having the debtors tell how much they owe, they will better realize the gift the steward is making them.¹⁰⁸ One researcher suggest that the steward had been extracting more from the debtors than he actually turned over to his master, maybe using the difference to support an extravagant lifestyle. Considering this viewpoint, the debt reductions were not a falsification of the records, but rather a rectification of past wrongs, and the amounts actually billed, collected and passed on to the master finally agreed.¹⁰⁹

In terms of the discounts, verse six records one debtor owing nine hundred gallons of olive oil. This much oil would be priced at around one thousand denarri and, when

¹⁰⁵ Bock, *Luke Volume 2:9:51-24:53*, 1329.

¹⁰⁶ Bock, *Luke Volume 2:9:51-24:53*, 1329.

¹⁰⁷ Morris, *Tyndale New Testament Commentaries*, 247.

¹⁰⁸ R. C. H. Lenski, *The Interpretation of St. Luke’s Gospel* (Minneapolis, MN: Augsburg Publishing House, 1946), 826.

¹⁰⁹ Ireland, *A History of Recent Interpretation*, 312.

calculated at the rate of one denarius per one day's work for the average day laborer, is equivalent of over three years' salary,¹¹⁰ representing interest at 100%.¹¹¹ The steward advises the debtor to act "quickly" and reduce the "account" or "promissory note" by half to four hundred and fifty. There is no clear consensus on why the manager told the debtor to act quickly. Regardless as to why, the debtor quickly obeyed and made the change. One can surmise the profound gratitude felt by the debtor. Undoubtedly, Christians can learn a valuable lesson from the steward about acting decisively at the time of a crisis.

The discount extravaganza continues with the second debtor. Verse seven records this debtor owing a thousand bushels of wheat. This debt was between 2,500 and 3,000 denarii, which is equivalent to eight to ten years' salary for the average laborer. The steward advises the debtor to reduce his bill to eight hundred, which represents a "20 percent reduction reflecting an interest rate of 25 percent."¹¹² Again, the debtor makes the change in his own writing. Undeniably, this was an ingenious scheme to make these debtors feel indebted to him, thus achieving his aim of being welcomed into their houses.

With respect to the two examples mentioned, one researcher observes that the amounts involved in the renegotiation of debts are rather large, reflecting the produce, respectively, of a considerable olive grove and of an acreage twenty to twenty-five times that of an ordinary family farm.¹¹³ It is obvious that the master is a very rich man due to the mere fact that he has outstanding loan balances of these quantities. The nature of

¹¹⁰ Bock, *Luke Volume 2:9:51-24:53*, 1331.

¹¹¹ Marshall, *The Gospel of Luke*, 619.

¹¹² Bock, *Luke Volume 2:9:51-24:53*, 1331.

¹¹³ Green, *The Gospel of Luke*, 592.

these transactions shows that the “debt was agricultural, indicating that the master either sold food or lent money in exchange for commodities or rented out land and was paid in produce.”¹¹⁴ More astonishing, only two examples are given of that which happens next, but these two represents the numerous times it was repeated,¹¹⁵ with many debtors having their rather considerable debts reduced. One can easily discern the magnitude of the reduced loan amount each debtor receives by the manager. By generously reducing the loan agreements, the manager has done a huge favor for these debtors because the agreements are binding since the manager is still employed with the master. One scholar acknowledges that those who receive their amended loan agreements will offer the manager hospitality.¹¹⁶

Questions have been raised regarding whether the debtors knew the manager was dishonest and was asking them to join forces in an underhanded business transaction. According to one expert, the debtors probably did not know and assumed that the note-changing was legitimate and had been discussed with the owner. Making reductions to the account figures, sometimes due to unfavorable weather conditions affecting the crops, was not at all unusual.¹¹⁷

Now that the steward has gotten the books in order and given them to the owner, it is likely that the people are already celebrating and applauding the manager and the owner. If the owner now decides to inform every one of the actual events and change the accounts back to their original state, his reputation would be less than desirable. As

¹¹⁴ Bock, *Luke Volume 2:9:51-24:53*, 1329.

¹¹⁵ Hendriksen, *New Testament Commentary*, 769.

¹¹⁶ Green, *The Gospel of Luke*, 591.

¹¹⁷ Hendriksen, *New Testament Commentary*, 769.

Morris puts it, “The manager was in an awkward position if the steward had been getting rid of usurious contracts. To repudiate him would be to declare himself an irreligious and oppressive man.”¹¹⁸ Needless to say this is too risky, so he apparently decides to acquiesce with the manager’s actions and make the most of a bad situation. No doubt, he probably thinks to himself, “What a shrewd rascal!”

Section three, verses eight and nine, follows with a discussion on the master’s commendation and Jesus’ observation regarding the steward’s shrewd actions. Here, Luke makes effort to distinguish between the owner’s praise of the now fired steward’s shrewdness (verse eight) and Jesus’ observation of the parable (verse nine). Some interpreters agree that the steward’s actions themselves are not dishonest and therefore inherently commendable.¹¹⁹ As surmised by one scholar, “The employer praised the steward for his shrewdness, for using his head, and Jesus seizes upon this trait of shrewdness as an illustration of a desirable Christian trait.”¹²⁰ One researcher writes, “The point of comparison between the steward and Jesus’ disciples is wisdom and foresight, not dishonesty.”¹²¹

Starting with the first part of verse eight, we are told “The master commended the dishonest manager because he had acted shrewdly.” The “master” referenced in this verse has caused some discussion as to whether it refers to “the owner” or “Jesus Christ.” It is the common view that “the owner” is meant here because 1) in light of verse nine’s

¹¹⁸ Morris, *Tyndale New Testament Commentaries*, 248.

¹¹⁹ Ireland, *A History of Recent Interpretation*, 309.

¹²⁰ Caemmerer, “Investment for Eternity,” 69.

¹²¹ Mathewson, “The Parable of the Unjust Steward,” 33.

“I tell you,” it would seem to be the owner who is meant here,¹²² and 2) master occurs also in verse three (once) and verse five (twice) and in all three cases it is referring to the owner, not to Jesus.¹²³ Jesus is telling the story and is saying the owner praised the shrewd steward. The steward responded cleverly by looking ahead and taking actions to make sure his physical needs would be provided for after his dismissal. The owner was shrewd enough to appreciate the manager’s shrewd action. Morris notes, “The owner appreciated that he had been outwitted by a smart rogue and paid his tribute to the wisdom, though not the morality of the act.”¹²⁴ The reductions themselves are the actions that the master considered to be prudent.¹²⁵ Although the owner may have respected the astuteness, he made no comment about being pleased.

Jesus obviously agrees that looking ahead is the appropriate action. He adds in the last half of verse eight, “For the people of this world are shrewder in dealing with their own kind than are the people of the light.” This comment has caused some confusion among scholars and is regarded as “one of the curiosities in the history of interpretation.”¹²⁶ In this passage, some wonder whether Jesus is condoning the dishonesty. Quite the contrary! Jesus is not saying we should be crooked in our dealings. Rather, He is stating that in worldly matters worldly people often demonstrate more

¹²² Harrington, *The Gospel of Luke*, 244.

¹²³ Hendriksen, *New Testament Commentary*, 770.

¹²⁴ Morris, *Tyndale New Testament Commentaries*, 248.

¹²⁵ John Goodrich, “Voluntary Debt Remission and the Parable of the Unjust Steward (Luke 16:1-13),” *Journal of Biblical Literature* 131, no. 3 (2012): 550, accessed March 16, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

¹²⁶ Hendriksen, *New Testament Commentary*, 770.

astuteness or cleverness than God's children do in matters affecting their everlasting salvation.¹²⁷

These sentiments are echoed by Richard Caemmerer, who states "When Jesus makes an application of the point of this story, He draws an analogy between the trait of shrewdness exercised in the earthly or temporary dimension and that which the disciples as the children of light are to practice in their own eternal dimension."¹²⁸ Although in the normal course of business no honest person would ever praise the actions of a crook, the owner is doing so here. Jesus joins in conferring praise on this individual, not because of his crookedness, but because of his shrewdness in looking ahead and making provisions for his future. Christians are encouraged to be similarly shrewd and wise, without being deceitful, in their use of material possessions. Being financially literate will help in making informed financial decisions.

The clever and timely action cited in the previous verses is applied here in verse nine, and this leads to other teachings about the appropriate use of money and prudence to Jesus' disciples. Verse nine records, "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings." Quite simply, Jesus is saying "use your money for kingdom purposes so that in the eschaton your use of wealth will indicate that you are worthy of entering into heaven."¹²⁹ In actuality, one scholar suggested that verses eight and nine,

Nicely convey lessons to be drawn from the three main characters of the parable: The master's praise reflects God's praise of his followers, the cleverness of the steward emphasizes the need for prudence in Jesus' disciples, and the debtors'

¹²⁷ Hendriksen, *New Testament Commentary*, 770.

¹²⁸ Caemmerer, "Investment for Eternity," 70.

¹²⁹ Elwell, *Baker Commentary*, 828.

welcome of the steward reflects the future heavenly reception awaiting God's followers.¹³⁰

Section four, verses ten through thirteen, wraps up with a discussion on faithful stewardship. As noted above, verse nine establishes the appropriate use of money as the theme, and Luke uses verses ten through thirteen to make a string of proclamations about the theme. This theme encompasses being faithful with money and in stewardship. Luke now moves to a second application in verse ten. Verse ten cites, "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much." The nature of one's character should not change regardless as to whether one is handling the small matters in life or the large ones. Thus, Jesus is proclaiming that, "if one is unfaithful in small things, one will handle large things in the same way."¹³¹ Conversely, if one is faithful in small things, one will handle large things likewise. According to one scholar, "the implied contrast is between the lesser thing which is the use of money and the greater thing which is the response to God."¹³²

Verses eleven and twelve develop further this contrast in terms of earthly riches versus true heavenly riches and in the responsibility of handling the goods of another versus one's own goods.¹³³ Starting with verse eleven, Luke writes "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" It is obvious that Jesus does not agree with dishonesty or unfaithfulness. The point here is that being faithful in the small thing like money shows one is able to handle more

¹³⁰ Mathewson, "The Parable of the Unjust Steward," 33.

¹³¹ Bock, *Luke Volume 2:9:51-24:53*, 1335.

¹³² Harrington, *The Gospel of Luke*, 246.

¹³³ Harrington, *The Gospel of Luke*, 246.

important “true” matters, which are the spiritual or heavenly blessings. Indeed, God is the one who gives these spiritual blessings for faithful service.

In verse twelve, Jesus extends the range beyond money to handling the goods for another. He states “And if you have not been trustworthy with someone else’s property, who will give you property of your own?” The point is this: if you cannot be faithful and trustworthy in handling someone else’s possessions, who will then give you responsibility for handling your own possessions? God’s pattern is to entrust things not simply as a stewardship, but to give things as a personal possession to the one who has been found trustworthy.¹³⁴ God owns all possessions in the world. The possessions we affectionately call our own (i.e., money, house, stock, mutual funds, car, etc.) are not really ours. These are possessions that God has entrusted to us (as stewards) to use faithfully and in a manner that is pleasing to God. Therefore, the exhortation is be faithful now, so that one may be given greater responsibility in the life to come.¹³⁵ Needless to say, there is an integral relationship between faithfulness and stewardship, and one’s life on Earth is a God-given stewardship for which one is accountable.

Verse thirteen wraps up with an overall attitude toward wealth and material possessions. It records “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” Luke makes it clear here that it is impossible to be wholeheartedly devoted to two masters. Since no one can devote oneself to two masters at the same time, one master will eventually win out. William Hendriksen states,

¹³⁴ Nolland, *Word Biblical Commentary*, 807.

¹³⁵ Bock, *Luke Volume 2:9:51-24:53*, 1336.

The psychological tension that is built up in the soul of a person who imagines for a while that he will be able to love and serve both masters becomes so severe and unendurable that in attitude, word, and deed he will sooner or later begin to show where his real allegiance lies.¹³⁶

If one allows oneself to get caught up in the submissive pursuit of wealth and reduces oneself to a slave of it, then one cannot really serve God.¹³⁷ Being generous with money is a way to choose God over material possessions. One's use of material possessions is an effective test of one's ability to handle eternal reward because it reveals where ultimate loyalties lie.¹³⁸ It is clear and in one's best interest that one should serve and be wholeheartedly devoted to God by following God's teachings.

Reflection

The text is an appropriate foundation to support the ministry model to educate the laity in financial literacy. It provides solid footing to the ministry model as it relates to stewardship. As clearly shown in the text, Christians should be faithful over the resources entrusted by God. It is important that Christians be just, righteous stewards. One aim of the ministry model is that lives will be transformed through the financial literacy teaching. This will empower participants, compelling them to embrace fiscal stewardship throughout their daily routines, which will result in lasting benefits to themselves and their families. One scholar notes that one should be a steward not just in general because God wants it but because a high and eternal purpose is involved in one's handling of money. God provides resources and tasks that are relative to today's times,

¹³⁶ Hendriksen, *New Testament Commentary*, 773.

¹³⁷ Fitzmyer, *The Gospel According to Luke*, 1107.

¹³⁸ Mathewson, "The Parable of the Unjust Steward," 34.

and God does so with the intention that one will behave oneself toward these earthly things with a heavenly set of impulses and sense of responsibility since one's handling of them is a measure of how one's permanent and future responsibilities are to be assigned.¹³⁹ Cultivating a life of stewardship (considering the various spheres of stewardship such as treasure, time, talent, community and others) helps us to faithfully put God first and accomplish the Great Commission.

The owner in the text requested that the steward give an account of his management. This request implies that the steward kept records of his financial activities. Churches and leadership should walk in the manager's footsteps by keeping records of the church's financial activities. Likewise, individuals should also keep appropriate records of key financial matters. The model ministry will address financial literacy in record keeping.

The manager gave discounts on the promissory notes of the owner's debtors. He had the knowledge and skills to make informed decisions concerning these discounts. Likewise, the debtors understood the nature of the adjustments that were being made to their accounts. The laity needs to take cues from the manager and the debtor in understanding how money works in the world and knowing how to use it. This ministry project will be a multi-level financial literacy program that provides participants with money management knowledge and skills surrounding a host of financial concepts (such as interest rates, discounts, notes, credit scores, etc.). In addition, this model needs to be designed in a way that will influence the decisions one makes when trying to decide how

¹³⁹ Caemmerer, "Investment for Eternity," 69-72.

much to give to the church, to balance a budget, to buy a home, to fund children's educational requirements, and to ensure sufficient income after retirement.

No doubt, the Christian should learn from the manager about taking decisive action at the moment of crisis. The model ministry, taking its clues from the prudence of the steward, would provide knowledge and skills for being able to make informed judgments and effective decisions regarding the use of money during times of crisis and for being able to be judicious in the use of material wealth, rather than squandering it quickly.

As noted previously, the nature of the debtor transactions in verses six and seven shows the debt was agricultural. Thus one could surmise that the debtors were a community of individuals engaged in the business of agriculture. Due to the geographic location of the church context, the church brings direct economic benefits to the community by supporting local business establishments (thereby increasing community revenue) and providing jobs. The ministry model depends on this particular passage because it shows that strong teaching in financial literacy combined with effective stewardship practices could benefit church leaders and the laity and better equip them to be the best stewards of resources when dealing with the local business establishments. Being learned in financial literacy will promote opportunities for greater community outreach and increased economic vitality within the local government and community.

In the parable, Jesus instructed the disciples on shrewdness. Likewise, Jesus is instructing us today on being shrewd. There are positive implications of shrewd, which include being wise, learned and sensible. Believers should not be foolish to the ways in which unbelievers conduct business. If believers are not to be taken in by shrewd

influences and business dealings, we should follow the example of the shrewd manager. The ministry model will provide instruction on how money works in the world and help the laity make shrewd decisions concerning their money.

Conclusion

Financial literacy is generally understood to be the ability to make informed judgments and effective decisions regarding the use and management of money. It involves having a biblical understanding of an appropriate relationship to money and possessions and committing to the development of and adherence to a biblically based spending plan. This ministry model will emphasize how to build financial wealth and manage it by educating and empowering the laity in financial literacy. Part of that involves managing money so that one have enough to give generously. One of the many tasks facing pastors today involves the encouragement of Christian giving.

The Bible is the primary lens for theological foundations, and it contains very practical instructions concerning money matters. Teaching financial literacy is essential in order for us to walk biblically and victoriously in the use of finances. An examination of the Old Testament text in First Kings 17:7-16 reveals a biblical foundation supporting the need to educate the laity in financial literacy. The text provides a solid foundation for the ministry model because it encourages participants to faithfully follow a series of biblically based and divinely inspired instructions. Instruction is essential for education because it is the transfer of knowledge from one individual to another. Instructions are significant when followed because they help one to achieve the best results for the task one is seeking to accomplish. The passage covers Elijah faithfully following instructions

from God, and in turn Elijah knew how to instruct the widow at Zarephath. Indeed, Elijah's and the widow's actions and the miraculous results received afforded a strong biblical foundation for educating the laity in financial literacy.

The Old Testament text provides support for the model project in a number of other ways. Specifically, taking cues from Elijah's and the widow's obedience to follow instructions, this ministry project will underscore the importance of the laity's obedience to follow the teaching concerning the biblical based financial principles outlined in God's Word. Elijah was able to lead the widow through a series of instructions wherein both Elijah and the widow were divinely blessed. Following Elijah's example, the ministry project will need a leader capable of leading the laity through a series of financial literacy instructions. Just like the widow was open to receiving instructions, the laity should be open to the educational instructions to become financially literate. Echoing the response of the widow concerning her depleted resources, church members, too, feel they cannot give a tithe because of depleted resources.

We are encouraged to give to God first. When we do this, we are acknowledging that God is our sustainer and provider and that everything will work out. The model project will give the tools and strategies needed for effective money management, thereby promoting better stewardship practices and increasing the commitment of the laity. Following the "go" and "do" directive from Elijah, the laity should adopt a "go" and "do" attitude by putting into practice and using the information that will be imparted to them concerning financial biblical principles. Also, the laity, following the widow's example, must exhibit courage. As clearly demonstrated, the identified Old Testament passage provides solid support for the ministry model.

An examination of the New Testament text in Luke 16:1-13 shows a biblical foundation supporting the need for educating the laity in financial literacy. As mentioned on the onset, the parable of the shrewd steward is difficult to understand. Despite its difficulty, most would admit that the parable is about managing possessions. The wise use of possessions is a key component of stewardship. The effort to supply Christian motivation through stewardship becomes wearing to pastors and people alike.¹⁴⁰ Therefore, education concerning stewardship is a key component of the ministry model and being financially literate promotes informed decision-making.

Church leadership should follow the shrewd manager's example by keeping proper records of the church's financial activities. Similarly, individuals should also maintain appropriate records of key financial matters. No doubt, the model ministry will address financial literacy in record keeping. Taking cues from the manager concerning having the knowledge and skills to make wise decisions relating to the discounts concerning the debtors' accounts, the laity needs to have an understanding of how money works in the world and how to use it in order to make wise, informed decisions concerning finances. This ministry project will have a diverse curriculum that provides participants with money management knowledge and skills surrounding a host of financial concepts. Surely, the Christian should learn from the manager about taking decisive action when needed and being prudent. The project will address being able to be judicious in the use of material wealth, rather than squandering it quickly. In addition, Jesus instructed the disciples on shrewdness. Likewise, Jesus is instructing us today on being shrewd and wise with money.

¹⁴⁰ Caemmerer, "Investment for Eternity," 69.

The church stands in a unique position to educate and empower the laity on how money works in the world and how one manages it in order to become better stewards. God graciously gives us resources and tasks that are consistent with today's times. Since we are stewards of the things that God gives us, God gives it with the intention that we will conduct ourselves responsibly and faithfully. Without a doubt, Jesus' teaching in this parable provides a wealth of information relevant to the ministry model to provide education to the laity concerning financial matters.

CHAPTER THREE

HISTORICAL FOUNDATIONS

The purpose of this chapter is to establish a historical foundation for a model of ministry entitled “Loosening the Shackles of Financial Illiteracy In a Local Church.” This will be accomplished by examining the historical data on Black’s involvement in the nineteenth century anti-slavery movement. This movement discredits the widespread belief that blacks are poor money managers and exhibit poor stewardship practices. The free nineteenth century anti-slavery abolitionists exemplified noteworthy principles and practices, undergirded by an elementary understanding of financial management and stewardship, which were representative of what is necessary to overcome bondage.

This chapter is divided into four sections alphabetically organized. Section A, entitled “In the Beginning: A Historical Overview of Blacks’ Involvement in the Anti-Slavery Movement,” provides a broad chronological overview. Section B, entitled “A Moral Responsibility: Saving and Helping the Masses,” reviews the salvific mission undertaken by the Black abolitionists and provides a bird’s eye view of select anti-slavery societies and activities. Section C, entitled “The Practical Application of Resources: Being Prudent with Little,” demonstrates how the actions of these abolitionists epitomize sound financial management and stewardship practices. Section D, entitled “Conclusion,” provides a summarization and closing thoughts. Also, with the exception of Section A, the remaining sections will be limited to discussing select anti-slavery

activism during the period 1821 through 1851. Special attention will be given to highlighting Black women's anti-slavery activities. To be a Black woman in nineteenth century America was to live in the double jeopardy of belonging to the "inferior" sex of an "inferior" race.¹ Nonetheless, two million slaves and 200,000 free women of that time possessed endurance and steadfastness that helped a whole population to survive.²

The longstanding popular view that African Americans (blacks) are spendthrifts is not without a basis for some justification. In an online editorial entitled "Big Spenders Small Investors: Blacks Have Little to Show for Their Hard Earned Dollars," the editor laments how Blacks "continue to squander their vast spending power," and it leaves them in "a position of economic slavery instead of financial freedom."³ Identifying the squander, the writer stated that, "Each year, Blacks spend more than \$47 billion on Lincoln automobiles, \$9 billion on hair care and cosmetics, \$3.7 billion on alcohol, \$2.5 billion on Toyotas, \$2 billion on athletic shoes, and \$600 million each year on McDonald's and other fast foods."⁴ In another eye-catching article entitled, "Blackonomics: The Black Community Is Bleeding to Death," the writer laments that Black people's spending behavior portrays them as nothing more than economic opportunities for others.⁵

¹ Dorothy Sterling, *We Are Your Sisters: Black Women in the Nineteenth Century* (New York, NY: W. W. Norton and Company, 1984), xiii.

² Sterling, *We Are Your Sisters*, xiii.

³ Stacy M. Brown, "Big Spenders, Small Investors: Blacks Have Little to Show for Hard-Earned Dollars," *The Washington Informer*, September 18, 2013, 1, accessed July 8, 2016, <http://washingtoninformer.com/news/2013/sep/18/blacks-have-little-show-hard-earned-dollars>.

⁴ Brown, "Big Spenders, Small Investors," 1-2.

⁵ James Clingman, "Blackonomics: The Black Community is Bleeding to Death," *Chicago Defender*, 111, no. 54 (May 25-May 31, 2016): 12.

This squanderer behavior dispels the notion that the main reason many black Christians are not giving their financial resources to the church is because they do not have it to give. Rather, this seemingly prodigal use of resources could be attributable to a problem that plagues many of our churches today: financial illiteracy. Financial illiteracy is the inability to understand financial matters. It is a type of financial bondage and is often self-inflicted. Conversely, financial freedom is derived from financial literacy. Financial literacy is the ability to understand matters of financial nature, consisting in the set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finances.⁶ Thus, financial literacy is understanding how money works in the world and how someone earns, makes, manages, uses, and invests money. Financial literacy includes topics such as earnings, spending, credit and debt, budgeting, saving, giving, compound interest, net worth and financial goals. It addresses fundamentals in regard to attitudes and behaviors concerning finances.⁷ Being financially literate includes the important element of stewardship. Stewardship is the use of God-given resources for the accomplishment of God-given goals.⁸ Money and material possessions should be “tools that reflect an eternal perspective by their use.”⁹ How Christians handle their finances and other resources

⁶ Elisabete Fatima Simoes Vieira, “What Do We Know About Financial Literacy? A Literature Review,” *Marmara Journal of European Studies* 20, no. 2 (2012): 24.

⁷ Vieira, “What Do We Know,” 24.

⁸ David Neidert, *Faith and Finances for Education and Ministry* (Anderson, IN: Anderson University School of Theology, 2015), 21.

⁹ Diane J. Chandler, *Christian Spiritual Formation: An Integrated Approach for Personal and Relational Wholeness* (Downers Grove, IL: InterVarsity Press, 2016), 233.

outwardly demonstrates their discipleship¹⁰ and is essential in their spiritual formation and stewardship.¹¹

The low level of financial literacy is a worldwide problem.¹² Scores of Christians in general, and blacks in particular, are not financially literate, are unaware of God's principles for effective money management and have never been taught that the Bible contains very practical guidance in money matters and stewardship practices. J. Clif Christopher said, "I had completed three years of graduate education to be a minister in the church and no one had taught me one thing about money—how to raise it, invest it, or manage it."¹³ It has been well documented that "many Blacks have never acquired the skills of consumerism, budgeting, money management, and investing."¹⁴ One scholar opined, "...stewardship and the essence of its meaning are quite foreign to the practices of the church."¹⁵ Another article cited, "We [Blacks] don't handle as well as we could the resources that we have. We practice poor stewardship while our people are in oppression, and this has got to be changed so that our stewardship empowers our

¹⁰ Neidert, *Faith and Finances*, 16.

¹¹ Wesley K. Willmer, *God and Your Stuff: A Vital Link between Your Possessions and Your Soul* (Colorado Springs, CO: NavPress, 2002), 27.

¹² Bohuslava Mihalцова, Adriana Csikosova, and Maria Antosova, "Financial Literacy – The Urgent Need Today," *Procedia – Social and Behavioral Sciences* 109, no. 2 (2014): 317.

¹³ J. Clif Christopher, *Not Your Parents' Offering Plate* (Nashville, TN: Abingdon Press, 2015), xviii.

¹⁴ Perry Henderson, *The Black Church Credit Union* (Lima, OH: Fairway Press, 1990), 15.

¹⁵ James H. Harris, *The Courage to Lead: Leadership in the Black Urban Church* (Lanham, MD: Rowman and Littlefield Publishers, 2002), 29.

people.”¹⁶ Therefore, to address the problem, my ministry project will focus on providing a paradigm for educating and empowering the church in financial literacy.

In the Beginning: A Historical Overview of Blacks’ Involvement in the Anti-Slavery Movement

The organized anti-slavery activities among blacks in the United States span across two centuries and encompassed hundreds of anti-slavery organizations. As James Sellman asserts, “Abolitionism was never a self-contained or singular movement. It encompassed a bewildering array of national, state, and local organizations, contradictory tactics, and clashing personalities.”¹⁷ The work that convincingly launched women's intellection in the anti-slavery movement was Elizabeth Heyrick's 1824 pamphlet *Immediate, Not Gradual Abolition*.¹⁸ Little progress was made in the anti-slavery cause until Heyrick “saw and publicly acknowledged the principle of immediate and universal emancipation. At that time, the great anti-slavery truth flew through the land.”¹⁹

Anti-slavery societies, whether all-black or integrated, provided the structure within which black women could participate in the campaign to end slavery.²⁰ The earliest organized male dominated anti-slavery society was founded in Philadelphia in

¹⁶ William R. Myers, ed., “Ministry and the Black Church,” *Chicago Theological Seminary Register* 78, no. 2 (1988): 6.

¹⁷ James Sellman, “Abolitionism in the United States,” in *Africana: The Encyclopedia of the African and Black Experience*, ed. Kwame Anthony Appiah and Henry Louis Gates Jr. (New York, NY: Basic Civic Books, 1999), 9.

¹⁸ Jennifer Rycenga, “A Greater Awakening: Women’s Intellect as a Factor in Early Abolitionist Movements, 1824-1834,” *Journal of Feminist Studies in Religion* 21, no. 2 (Fall 2005): 37.

¹⁹ Rycenga, “A Greater Awakening,” 37.

²⁰ Shirley J. Yee, *Black Women Abolitionists: A Study in Activism, 1828-1860* (Knoxville, TN: University of Tennessee Press, 1992), 110.

1775 by Quakers and was called “The Pennsylvania Society for Promoting the Abolition of Slavery, the Relief of Free Negroes Unlawfully Held in Bondage, and for Improving the Condition of the African Race.”²¹ It was restructured and renamed in 1787 as the Society for Promoting the Abolition of Slavery, commonly referred to as the Pennsylvania Abolitionist Society (PAS).²² The PAS was a watchdog organization, ensuring that thousands of men and women of African descent were set free under the provisions of the law.²³ In 1833, William L. Garrison founded the American Anti-Slavery Society (AAS),²⁴ which provided direction and an endeavor to end slavery that state anti-slavery societies could follow.²⁵

Anti-slavery sentiments grew and attracted a new breed of activists who expressed different viewpoints about how to eliminate slavery. Herbert Aptheker asserts that the crusade against chattel slavery in the United States was one of the most profound revolutionary movements in the world’s history because of the impact it had in raising the consciousness of oppression and producing many other sociopolitical movements among Blacks and women.²⁶ Similarly, the ministry project should be a groundbreaking, revolutionary reformation that raises the consciousness of financial illiteracy bondage and

²¹ Benjamin Quarles, *Black Abolitionists* (New York, NY: Dacapo Press, 1969), 9.

²² Gary B. Nash and Jean R. Soderlund, *Freedom by Degrees: Emancipation in Pennsylvania and Its Aftermath* (New York, NY: Oxford University Press, 1991), 115.

²³ Erica Armstrong Dunbar, *A Fragile Freedom: Black Women and Emancipation in the Antebellum City* (New Haven, CT: Yale University Press, 2008), 24.

²⁴ Julie Roy Jeffrey, *The Great Silent Army of Abolitionism: Ordinary Women in the Anti-Slavery Movement* (Chapel Hill, NC: The University of North Carolina Press, 1998), 27.

²⁵ John L. Myers, “American Anti-Slavery Society Agents and the Free Negro, 1833-1838,” *The Journal of Negro History* 52, no. 3 (July 1967): 219.

²⁶ Herbert Aptheker, *To Be Free: Pioneering Studies in Afro-American History* (New York, NY: International Publishers, 1968), 41.

produces a new breed of financial abolitionists working to break the oppression caused by financial illiteracy and free those who have become slaves to debt.

Both black and white women joined forces to form The Philadelphia Female Anti-Slavery Society (PFASS), which was organized in 1833 and was the first of its kind.²⁷ Although the majority of women's anti-slavery societies were not interracial, this group demonstrated a belief in interracial membership practices, which was a rare feature among the early female anti-slavery societies.²⁸ Well known in the Philadelphia and northern abolitionist circles, the PFASS women banded together to "effectively aid in the relieving of the oppression of...suffering fellow creatures."²⁹ Authors have documented that women generally have less knowledge about financial topics.³⁰ As such, it is important that women in the ministry context follow in the footsteps of these PFASS women by coming together, joining forces and being active participants in the ministry model to effectively address their shortcomings in financial topics.

The Female Anti-Slavery Society of Salem, Massachusetts was formed in 1834.³¹ The renowned historians Darlene Clark Hine and Kathleen Thompson called the formation of this group "a landmark event in the history of the struggle against slavery because it was the first women's anti-slavery society in the country whose founders were

²⁷ Darlene Clark Hine and Kathleen Thompson, *A Shining Thread of Hope: The History of Black Women in America* (New York, NY: Broadway Books, 1998), 110.

²⁸ Dunbar, *A Fragile Freedom*, 77.

²⁹ Dunbar, *A Fragile Freedom* 76.

³⁰ Vieira, "What Do We Know," 35.

³¹ Jeffrey, *The Great Silent Army of Abolitionism*, 103.

free Black women.”³² The society resolved to “be supported by voluntary contributions, a part to be appropriated for the purchasing of books...the other to be reserved until a sufficient sum be accumulated, which shall then be deposited in a bank for the relief of the needy.”³³ Two years after its founding (1836), the Female Anti-Slavery Society of Salem reorganized as the Salem Female Anti-Slavery Society. The original society had focused on the practical needs of free Blacks, and the reorganized society emphasized the sinfulness of slavery.³⁴ These women built a strong, efficient and businesslike organization. From the inception of the society, these abolitionists declared that the work of anti-slavery was important and took business matters seriously.³⁵ The ministry context should follow this example by taking financial literacy seriously because it can provide a path for building strong household net wealth and a strong fiscal church.

Nineteenth century female activists were “motivated by their desire to improve educational opportunities for people of color.”³⁶ Abolitionists, including Euro-Americans, advocated for and endorsed blacks’ demands that more educational facilities and opportunities be opened up to them.³⁷ Blacks were “encouraged to acquire at least enough education to sufficient[ly] read and understand the sacred Scriptures and to

³² Hine and Thompson, *A Shining Thread of Hope*, 110.

³³ Sterling, *We Are Your Sisters*, 113.

³⁴ Yee, *Black Women Abolitionists*, 89.

³⁵ Jeffrey, *The Great Silent Army of Abolitionism*, 103.

³⁶ Yee, *Black Women Abolitionists*, 66.

³⁷ Bell Gross, “Freedom’s Journal and the Rights of All,” *The Journal of Negro History*, 17, no. 3 (July 1932): 241-289.

manage with propriety the ordinary concerns of domestic and social life.”³⁸ Though the education of the race carried many benefits, chief among them was that it served as a form of resistance and strengthened anti-slavery endeavors by “creating leaders who would argue and agitate on subjects concerning Blacks.”³⁹ Likewise, the ministry model should seek to create strong financial abolitionists who will argue and advocate for financial literacy education. Financial literacy is achieved through education.⁴⁰ Sufficient educational endeavors and opportunities relating to financial literacy are lacking in the current context.

Literary societies were created to promote the improvement of the mind for blacks. These societies were among the first sociopolitical organizations formed by and for black women.⁴¹ Although middle-class blacks recognized the tremendous importance of educating the new generation of free men and women, it was equally important for the elite to improve themselves and prepare for the integrated public arena.⁴² Literary societies provided a way for elite women to mix and mingle among themselves while at the same time honing the political writings that would eventually appear in national periodicals.⁴³ Take for instance The Ladies’ Literary Society of New York. This society

³⁸ Prince Saunders, “An Address Delivered at Bethel Church, Philadelphia: On the 30th of September, 1818, before the Pennsylvania Augustine Society for the Education of People of Colour,” in *Early Negro Writing 1760-1837*, ed. Dorothy Porter (Baltimore, MD: Black Classic Press, 1995), 89.

³⁹ Jacqueline Bacon, *Freedom’s Journal: The First African-American Newspaper* (Lanham, MD: Lexington Books, 2007), 114.

⁴⁰ Mihalcova, Csikosova, and Antosova, “Financial Literacy,” 319.

⁴¹ Dunbar, *A Fragile Freedom*, 97.

⁴² Elizabeth McHenry, *Forgotten Readers: Recovering the Lost History of Black Literary Societies* (Durham, NC: Duke University Press, 2002), 41-50.

⁴³ Dunbar, *A Fragile Freedom*, 97.

was comprised of the “elite of the black community, the wives and daughters of ministers, teachers, and small businessmen.”⁴⁴ During the society’s third anniversary in 1837, members held a public exhibition that included poetry readings, music, and an “Address on the Improvement of the Mind,” which reiterated the arguments for self-improvement.⁴⁵ This supports the ministry model’s argument for self-improvement. One of the most powerful defenses that one can use to break free of financial bondage is their mind. Christians should have some obligation to improve their own understanding of financial topics and of how money works in the world, something that is lacking in the current context.

A host of other anti-slavery groups were mushrooming all over the country, and historians have rightly identified them as essential to the changing status and developing the consciousness of the nineteenth century female abolitionists.⁴⁶ In almost rapid succession, other female anti-slavery societies appeared in “Nantucket, Massachusetts; Providence, Rhode Island; Middletown, Connecticut; and Rochester, New York.”⁴⁷ Some of the tributaries that fed the vast sea of anti-slavery activities will be identified in the subsequent sections.

⁴⁴ Sterling, *We Are Your Sisters*, 112.

⁴⁵ Sterling, *We Are Your Sisters*, 112.

⁴⁶ Suzanne Lebsock, *The Free Women of Petersburg* (New York, NY: W. W. Norton and Company, 1984), 196.

⁴⁷ W. M. Coleman, “Keeping the Faith and Disturbing the Peace: Black Women from Anti-Slavery to Women's Suffrage” (PhD diss., University of California, 1982), 14.

A Moral Responsibility: Saving and Helping the Masses

Infused with an evangelical spirit, black anti-slavery activists perceived themselves as being on a holy crusade assigned a salvific mission: destroy the institute of slavery. Slavery was sinful⁴⁸ and evil.⁴⁹ Highlighting the iniquitous of slavery, The Salem Female Anti-Slavery Society emphasized in its new constitution in 1836 that the system based upon slavery is subversive of every precept of Christianity, is hostile to the best interests of all who are under its influence, injures the moral, and tends to destroy all the kind and noble affections of one class.⁵⁰ Heyrick's work also underscored the injustice of slavery when she referred to the owners of slaves as "the sinning masters," stressed that "slavery runs so counter to Christian thought," and highlighted the "sexual abuse suffered by women in slavery."⁵¹ Those who had fallen prey to its sinful and evil forces—the nation, states, territories, businesses, churches, and, most importantly, individuals—had to be set free. Similarly, the model project should encompass a comparable mission: destroy the institute of financial illiteracy within the church. Those who have become victims to the clutches of uninformed financial decision making and slaves to debt need to be set free.

Central to the mission was the instilment, in some cases or the restoration in others, of one's sense of morality. They reasoned, "It was the moral agency ... which renders a [person] accountable to God for [one's] conduct. It implies ... distinguishing

⁴⁸ Julie Roy Jeffrey, "Permeable Boundaries: Abolitionist Women and Separate Spheres," *Journal of the Early Republic* 21, no. 1 (Spring 2001): 89.

⁴⁹ John Myers, "American Anti-Slavery Society," 202.

⁵⁰ Yee, *Black Women Abolitionists*, 89.

⁵¹ Rycenga, "A Greater Awakening," 39.

right from wrong... [and] is accompanied with a perception of duty and a consciousness of moral obligation.”⁵² The emphasis placed on morality created what many scholars contend a natural and distinctive sphere for women who were viewed as being inherently moral.⁵³ Using “morality” as one of the main springboards for soliciting support for the anti-slavery cause was relatively savvy. Without any theological or exegetical training, the ordinary working class anti-slavery activist, who may or may not have had the benefits of any formal education, could readily mount a convincing anti-slavery argument by simply applying a plethora of well-known, easily comprehended scriptural references.⁵⁴ The blacks who were not inclined to support the cause, by virtue of their race consciousness, might be persuaded to do so on the grounds of Christian morality. Likewise, morality should be a springboard for soliciting support to overcome financial illiteracy. A Christian has a moral obligation to understand financial matters and acquire the skills and knowledge that allows one to make informed financial decisions. Also, one’s moral obligation includes having the discipline to use those skills and knowledge every day. Furthermore, one’s moral obligation includes planning for the future, paying creditors to the best of one’s ability, and eliminating debt bondage.

Vigilance committees placed a key role in the anti-slavery mission. These committees helped those in need by soliciting wanted items and services from the public via newspapers and flyers throughout the northern states. They were either “totally or

⁵² Dwight Lowell Dumond, *Anti-Slavery: The Crusade for Freedom in America* (New York, NY: W. W. Norton and Company, 1961, 1966), 148.

⁵³ Lori D. Ginzberg, “Moral Suasion is Moral Balderdash: Women, Politics and Social Activism in the 1850s,” *The Journal of American History* 73, no. 3 (December 1986): 602.

⁵⁴ Mason Lowan, ed., “The Biblical Anti-Slavery Arguments,” in *Against Slavery: An Abolitionist Reader* (New York, NY: Penguin Books, 2000), 49-86.

predominantly” comprised of blacks and performed a variety of anti-slavery activities aimed at providing direct aid to runaways. Explaining some of the specific functions of the vigilance committee, Benjamin Quarles stated, “A vigilance committee aided the fugitives in a variety of ways—boarding and lodging them for a few days, purchasing clothing and medicine for them, providing them with small sums of money, informing them as to their legal rights and giving them legal protection from kidnapers.”⁵⁵ Take for example the Philadelphia Vigilance Committee, a predominantly black female group, which served as a conductor of the Underground Railroad in the city, providing food, shelter, and clothing to fugitive slaves.⁵⁶ As reported by one historian, Jane Johnson, a slave woman, quietly took her children and walked away from her master when he brought her to Philadelphia, a free state, when the Vigilance Committee informed her that she was entitled to her freedom.⁵⁷ Indeed, vigilance committees were comprised of members who were entirely committed and dedicated to the complete change in life that freedom offered blacks. Similar to vigilance committees, the ministry project will be distributing flyers throughout the community soliciting support items, services, and participants. Additionally, just like the committed and dedicated members of the vigilance committees, the ministry project should be successful if participants are wholeheartedly committed and dedicated to being transformed and empowered through financial education, which can result in life changing attitudes and behaviors.

⁵⁵ Quarles, *Black Abolitionists*, 150.

⁵⁶ Yee, *Black Women Abolitionists*, 98.

⁵⁷ Sterling, *We Are Your Sisters*, 66.

Many black abolitionists or those sympathetic to the cause allowed their homes to be used as a temporary shelter for runaway slaves. Affluent blacks like Richard Allen, James Forten, Mary Ellen Pleasant and many other entrepreneurs who owned small businesses regularly sheltered these runaways. The families who sheltered runaways or who knowingly aided them in escaping or avoiding being recaptured risked losing their material possessions because the runaway's owner could sue them. The moral responsibility to accomplish the anti-slavery work was so great that one abolitionist identified "heroism as a necessary quality for [an]... abolitionist."⁵⁸ Despite the risks, these heroes and heroines displayed a tremendous amount of courage. Using these courageous individuals as role models, the ministry model should include participants who are courageous enough to change their way of thinking about money. Discussing money, budgets, and giving undoubtedly can create an extremely uncomfortable environment for Christians and be a source of great apprehension for pastors and leaders. By having the courage to put God first in one's finances, one is making the courageous declaration that God is a priority and acknowledging that God has given so abundantly to Christians so Christians should respond by helping those in need.

Economically, one of the successful anti-slavery activities initiated was boycotting goods made with slave labor. One of the first free produce societies was formed in the famous Bethel AME Church in 1829, and "the black women who abhorred slavery formed the backbone of the early free produce movement."⁵⁹ The free produce movement boycotted all commodities produced with slave labor and patronized only free

⁵⁸ Jeffrey, "Permeable Boundaries," 90.

⁵⁹ Jeffrey, *The Great Silent Army of Abolitionism*, 20.

produce stores that sold goods produced by free labor, crippling the profitability of slave labor.⁶⁰ It was both an enormous personal and financial sacrifice to participate in this boycott campaign since it generally meant paying more or traveling further to procure the goods (e.g., sugar, cotton, materials, tobacco, rice, etc.). If one could not afford to pay more or travel further, then it was considered morally right to go without the specific items. The determined participants of these boycotts, however, considered any inconveniences or sacrifices as the least they could do to help the abolitionist cause. This serves as an example for the ministry model because it may require an enormous amount of personal sacrifice for participants who agree to adhere to a spending plan, which could necessitate forgoing certain conveniences or luxuries. Also, abolitionists pointed repeatedly and decisively to the economic power that women held in shaping and encouraging the free-produce movement.⁶¹ This supports the ministry project's argument that "financial literacy is an important element of economic and financial stability, both for the individual and the economy."⁶² Being financially literate will influence economic decision-making and empowerment and is an essential skill for thriving in today's economy.

On the political front, one of the most laborious anti-slavery activities was the "petition flood campaign," a protest, which inundated Congress with thousands of petitions urging them to either pass legislation to abolish or curtail the spread of slavery. The number of signed petitions delivered to Congress were "too numerous to be tabled

⁶⁰ Sterling, *We Are Your Sisters*, 160.

⁶¹ Rycanga, "A Greater Awakening," 42.

⁶² Annamaria Lusardi, "Financial Literacy Skills for the 21st Century: Evidence from PISA," *Journal of Consumer Affairs* 49, no. 3 (Fall 2015): 639.

without confusion, and their unremitting volume—their perpetual repetition of the same thing—overwhelmed every device for their disposal.”⁶³ Eventually, members from the House of Representatives passed the Gag Rule, which “automatically tabled any petition or letter on the subject of slavery.”⁶⁴ The Gag Rule merely prompted another petition drive protesting that Congress had violated the “First Amendment right to petition their elected representatives.”⁶⁵ The abolitionists won this fight when, in 1844, the Gag Rule was abolished. Also, collecting signatures for petitions was “tedious, tiresome, and time-consuming.”⁶⁶ Black women abolitionists did their part by collecting thousands of signatures.

An inspiring example of these women’s discipline and perseverance in doing tedious and tiresome work is demonstrated by the PFASS (Philadelphia Female Anti-Slavery Society). These women were motivated to walk through the streets of the city, knocking on doors to solicit signatures for the cause.⁶⁷ While many Philadelphians refused to sign, one member wrote in the society’s 1837 annual report that,

We do not regard those visits as lost labor, where our request was denied, or that time was wasted. The seed laboriously sown, falls into good ground, and after a little season springs up, bringing forth fruit, some thirty, some sixty, some hundred fold...[which] encourages us to persevere.⁶⁸

⁶³ Gilbert Hobbs Barnes, *The Anti-Slavery Impulse: 1830-1845* (New York, NY: Harcourt, Brace and World, 1933), 130.

⁶⁴ Barnes, *The Anti-Slavery Impulse*, 130.

⁶⁵ Sellman, “Abolitionism in the United States,” 12.

⁶⁶ Gayle T. Tate, *Unknown Tongues: Black Women’s Political Activism in the Antebellum Era, 1830-1860* (East Lansing, MI: Michigan State University Press, 2003), 193.

⁶⁷ Dunbar, *A Fragile Freedom*, 85.

⁶⁸ Kathryn Kish Sklar, *Women’s Rights Emerges within the Anti-slavery Movement, 1830-1870: A Brief History with Documents* (Boston, MA: Bedford/St Martin’s, 2000), 137.

Similarly, the ministry model participants need to possess the same attitude of discipline and perseverance. Staying committed to the cause and developing and executing one's financial plan often requires self-discipline and perseverance.

Oftentimes abolitionists got involved in some dangerous, life-threatening and freedom-jeopardizing activities. For example, “women were also among the group of armed Blacks who, in 1851, went to the defense of four escaped slaves in Christiana, Pennsylvania, in defiance of the Fugitive Slave Law. Thirty-six members of the group were arrested, but were acquitted in court.”⁶⁹ In spite of being constantly assailed by mobs, hounded by legal authorities, and snubbed by more than a few of their fellow Euro-American anti-slavery activists, black abolitionists continued to persevere. This continued persistence and tenacity to keep working for the cause regardless of the obstacles and challenges is the same behavior and attitude needed for the ministry model, something that is lacking in the current context.

The Practical Application of Resources: Being Prudent with Little

Despite the overwhelming barriers such as legal disenfranchisement, restricted employment, social ostracism, and the ever-present dangers of physical violence, deception and betrayal that antebellum free Blacks faced, the abolitionists were always striving to improve their lot and the lots of other misfortunate Blacks.⁷⁰ As indicated in the preceding section, a variety of resources were needed to execute the many anti-slavery activities. Being trustworthy and prudent with the application of their paltry

⁶⁹ Hines and Thompson, *A Shining Thread of Hope*, 114.

⁷⁰ Daniel Perlman, “Organization of the Free Negro in New York City, 1800-1860,” *The Journal of Negro History* 56, no. 3 (July 1971): 181.

resources was not only morally right, but a practical necessity. These abolitionists shunned wasteful spending and “paid close attention to how they spent their money.”⁷¹ Similarly, the ministry model should embrace this concept of being attentive to how money is spent. This encompasses being good stewards, exercising prudence, making wise financial decisions and being trustworthy with resources rather than being wasteful and careless.

There is very little disputing that the black women organizations devoted themselves to using their resources to address the immediate and practical needs of others. Take for instance the Daughters of Africa Society, founded in Philadelphia in 1821.⁷² This society was comprised of “nearly 200 working class women who banded together” to help one another in distress.⁷³ They “gave out loans to members for rent and other necessities and donated money for the burial of a member or her relative, for aid to the sick, and for temporary help to the survivors of a deceased member.”⁷⁴ In 1830, the Daughters of Africa paid \$149.97 in benefits. Although their writing oftentimes included “crudely written, misspelled records,” their “record book meticulously details the society’s expenditures: payment to the sick, loans for funerals, and expenses of refurnishing a meeting room.”⁷⁵ This provides support for the ministry project’s argument that those responsible for the church’s finances should keep meticulous records (electronically, manually or both) of financial transactions, something that can be

⁷¹ Yee, *Black Women Abolitionists*, 89.

⁷² Yee, *Black Women Abolitionists*, 80.

⁷³ Sterling, *We Are Your Sisters*, 105.

⁷⁴ Yee, *Black Women Abolitionists*, 80.

⁷⁵ Sterling, *We Are Your Sisters*, 105-106.

improved upon in the current context. Researchers found that many churches do not keep sufficient records.⁷⁶ Maintaining accurate and meticulous financial records is often a daunting undertaking, yet it is very important. Every organization or individual should have good records of key financial matters (such as tax documents and bank records).

The “African Dorcas Association,”⁷⁷ founded in 1827 in New York⁷⁸ was another group that sought to faithfully account for and apply its resources. The group’s leadership consisted of twenty-one black women when it officially formed.⁷⁹ This organization was the earliest known female society in New York.⁸⁰ It is especially noteworthy because it sought to address the needs of black schoolchildren⁸¹ by supplying clothing to children in the African Free School,⁸² as far as their [funds] would allow,⁸³ which suggests they did not overspend. Following this group’s example, the ministry laity should be mindful not to overspend. Overspending can lead to debt bondage and makes it difficult to set and reach financial goals. Spending should be tracked against one’s current budget. A budget is a plan that shows how money will be spent and is a fundamental part of good stewardship.

⁷⁶ John M. Buchanan, “Finances and the Black Church,” *The Christian Century* 115, no. 36 (December 23-30, 1998): 1241, accessed August 1, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

⁷⁷ The name Dorcas is mentioned in Acts 9:36-43, and, based on this scriptural text, the name came to refer to “a woman full of good works and alms deeds.” Cited in Herbert Lockyer, *All the Women of the Bible* (Grand Rapids, MI: Zondervan, 1967), 47.

⁷⁸ Sterling, *We Are Your Sisters*, 110.

⁷⁹ Yee, *Black Women Abolitionists*, 75-76.

⁸⁰ Sterling, *We Are Your Sisters*, 110.

⁸¹ Yee, *Black Women Abolitionists*, 76

⁸² Sterling, *We Are Your Sisters*, 110.

⁸³ Yee, *Black Women Abolitionists*, 76.

There was a “persistence of thrift,” “patterns of communal savings” and “pooling resources” that existed within the black community.⁸⁴ They recognized the importance of economic empowerment and established hundreds of church and community organizations that emphasized mutuality and saving.”⁸⁵ For example, Barbara Josiah’s research on the depositors of the Freedmen’s Savings and Trust Bank indicated that “Blacks began forming their own community-based mutual aid and financial institutions.”⁸⁶ These voluntary financial institutions operated on the “basis of mutuality, cooperation, and trust. Each member placed an agreed amount of money into a common fund from which the total was withdrawn at a specific time by each one in turn to purchase relatives or self-purchase during slavery.”⁸⁷ The ministry model should facilitate this type of environment because the ministry context has a credit union that serves as a vehicle for communal savings and pooling of resources and could assist the membership in becoming financially responsible and stable as well as bring opportunities for financial empowerment.

Although anti-slavery activists paid close attention to how they spent their funds, they frequently experienced shortfalls. To ensure expenses were covered, they employed a method that black churches had used with considerable success: fundraising. They also turned to the same ones to do it: black women. Church fundraising activities were among the most acceptable and popular projects engaging free black women. These

⁸⁴ Barbara Josiah, “Providing for the Future: The World of the Black Depositors of Washington, DC’s Freedmen’s Saving Bank, 1865-1874,” *The Journal of Black History* 89, no. 1 (Winter 2004): 1.

⁸⁵ Josiah, “Providing for the Future,” 3.

⁸⁶ Josiah, “Providing for the Future,” 1.

⁸⁷ Josiah, “Providing for the Future,” 3.

women worked together to “organize fundraising projects and petition drives.”⁸⁸

Applying the same fundraising and organizational skills they had used to aid churches in “raising funds to purchase and maintain church property and liquidate debts,”⁸⁹ these women’s fund-raising efforts spearheaded much of the community-based activism⁹⁰ in general and the anti-slavery movement in particular.⁹¹ Their effective fundraising strategies “soon came into widespread use” and kept many anti-slavery organizations from disbanding.⁹² Stewardship is fundamental to a great fundraising strategy. One scholar asserts that stewardship “mean[s] nothing more than fundraising pure and simple.”⁹³ The ministry project should benefit from taking cues from these skilled women abolitionists. No doubt, these abolitionists exercised sound stewardship practices focused on ensuring that the funds raised will be utilized in the way intended, spent prudently and handled responsibly. One researcher exclaimed, “There’s a really important need for pastors to review their stewardship practices and also think of ...ways to generate funds.”⁹⁴ To address this important need within the current context, stewardship practices and the generation of funds (i.e., tithing, giving, etc.) are significant components of the ministry project.

⁸⁸ Yee, *Black Women Abolitionists*, 89.

⁸⁹ Yee, *Black Women Abolitionists*, 58

⁹⁰ Tate, *Unknown Tongues*, 151.

⁹¹ Sterling, *We Are Your Sisters*, 117.

⁹² Sterling, *We Are Your Sisters*, 117.

⁹³ John Reumann, *Stewardship and the Economy of God* (Grand Rapids, MI: Wm. B. Eerdmans, 1992), 59.

⁹⁴ Buchanan, “Finances and the Black Church,” 1241.

Black women organized successful fairs⁹⁵ and were major contributors of the items sold at these events.⁹⁶ Although the fairs were considered major fundraising events, they were not the only ones.⁹⁷ Women's mission organizations were built on the small donations of millions of women.⁹⁸ For instance, women anti-slavery activists organized "cent-a-week societies" comprised of "many little bands of female collectors" who would "canvass for donations" and collect the money pledged. They collected between \$50-to-\$100 per year and were satisfied that they had done their "utmost" in casting in their "mite" for the abolitionist cause.⁹⁹ One of the many tasks facing pastors today involves the encouragement of Christian giving, which should be addressed in the ministry model. Giving is the key that unlocks a Christian's full potential in their life and in their money.¹⁰⁰

Other than the lavish praises these women received in the press, handbills and speeches, there are very few surviving records of their own organization's budget. One is only left to surmise or deduce from the obvious that they saved the money they had, made an annual budget, operated by that budget, were prudent and exhibited noteworthy financial management practices. Indeed, when additional funds were needed for special purposes, whatever that purpose may have been, they raised the money as opposed to

⁹⁵ Sterling, *We Are Your Sisters*, 117.

⁹⁶ Jeffrey, "Permeable Boundaries," 81-82, 85.

⁹⁷ Jeffrey, *The Great Silent Army of Abolitionism*, 85.

⁹⁸ Larry Eskridge and Mark A. Noll, *More Money, More Ministry: Money and Evangelicals in Recent North American History* (Grand Rapids, MI: Wm. B. Eerdmans Publishing, 2000), 183.

⁹⁹ Jeffrey, *The Great Silent Army of Abolitionism*, 85.

¹⁰⁰ Dave Ramsey, *Complete Guide to Money* (Brentwood, TN: Lampo Press, 2011), 306.

borrowing it and incurring debt. Debt puts people into bondage. These nineteenth century black anti-slavery “women did not need to be reminded about the importance of money.”¹⁰¹ The laity can take cues from these nineteenth century women by understanding the importance of money and how it works in the world. For example, many Christians deal frequently with credit cards, yet only a minority of Christians possesses basic financial knowledge relating to debt and interest rates. Scores of Christians do not understand that they cannot eliminate credit card debt by paying a minimum amount equivalent to the interest payments. By understanding financial concepts and keeping on top of one’s personal financial management, one will be able to use debt responsibly.

Conclusion

Christians make financial decisions in almost every area of their lives. However, many Christians suffer from financial illiteracy, which results from a lack of knowledge and understanding about financial concepts and is a form of financial bondage. The nineteenth century anti-slavery abolitionists exemplified principles, practices and attributes representative of what is necessary to overcome bondage. Historians branded the nineteenth century anti-slavery movement as revolutionary because of the impact it had in raising the consciousness of oppression. Similarly, the ministry project should be a revolutionary reformation that raises the consciousness of financial illiteracy and creates a new breed of financial abolitionists working to combat financial bondage.

¹⁰¹ Jeffrey, *The Great Silent Army of Abolitionism*, 85.

The nineteenth century anti-slavery populace serves as a suitable historical foundation for educating and empowering the laity in financial literacy in numerous ways. For example, nineteenth century literary societies promoted and argued for the improvement of the mind for blacks. This supports the ministry project's argument for self-improvement. One of the most powerful defenses that a person can use to break free of financial bondage is their mind. Christians should strive to improve their own understanding of financial topics, something that is lacking in the current context. Furthermore, anti-slavery abolitionists saw themselves as being on a salvific mission to destroy the institute of slavery. Central to this mission was one's sense of morality. Morality compelled them to save and help the masses and be prudent with the application of resources. The model project encompasses a comparable mission: destroy the institute of financial illiteracy. One's sense of moral is likewise central to this mission because it should compel Christians to want to break free from financial bondage and motivate those who are enslaved to debt to take measures to be set free. Also, just like the committed and dedicated members of the vigilance committees that provided aid to runaways, the ministry project should be extremely successful if participants are committed and dedicated to being empowered through financial literacy. Taking cues from the courageous activists who took risks, regardless of the obstacles, to provide shelter for the runaways, the ministry model should include participants who are equally courageous enough to change their way of thinking about money, regardless of the obstacles and challenges. Moreover, the activists sacrificed conveniences in order to participate in the boycotts against slave labor. Likewise, the ministry model may require an enormous amount of personal sacrifice for participants who agree to adhere to a

spending plan, which could necessitate forgoing certain conveniences or luxuries. The ministry model participants need to possess the same attitude of discipline and perseverance as nineteenth century activists because staying committed to being set free from financial bondage and executing one's financial plan often requires self-discipline and perseverance.

Nineteenth century abolitionists embodied some of the best characteristics of sound stewardship practices and noteworthy financial principles. For instance, although the abolitionists had an elementary understanding of financial management, their record books meticulously detailed the societies' expenditures. This supports the ministry project's argument that those responsible for the church's finances should keep meticulous records of financial transactions, especially since researchers have found that many churches do not keep sufficient financial records. Also, anti-slavery societies applied resources to the extent their funds would allow, suggesting they did not overspend. Following their example, the ministry laity should be mindful not to overspend because overspending leads to debt bondage, making it difficult to set and reach financial goals. Additionally, there was a persistence of thrift, patterns of communal savings and pooling resources that existed within the black community. The ministry model should facilitate this type of environment since the ministry context has a credit union that serves as a vehicle for communal savings and pooling of resources.

The ministry model could be used as a launch pad for seminaries to incorporate financial literacy education into their curriculums. This education could be specifically designed for ministry leaders to study and hone financial concepts and biblical stewardship principles, thus helping to address the problem of financial illiteracy within

the church. As one researcher recounts, “We need to be doing more in terms of training seminarians so that when they come out, not only are they well prepared in terms of scripture and church history and hermeneutics but also how to run an organization efficiently,” and manage money.¹⁰²

¹⁰² Buchanan, “Finances and the Black Church,” 1242.

CHAPTER FOUR

THEOLOGICAL FOUNDATIONS

The theological foundation chapter will establish that the theology of stewardship is a suitable theological foundation for the ministry project due to its emphasis that people, as stewards, are trusted with possessions and should use these possessions wisely by making sound financial decisions. The theology of stewardship will be examined by analyzing the doctrine of stewardship and considering the key theological themes and issues associated with stewardship, while periodically adding comments that provide the relevance of the theology of stewardship to the ministry project and engaging with theologians. This chapter is divided into four sections alphabetically organized. Section A, entitled “The Theology of Stewardship,” provides a broad overview of the stewardship doctrine. Section B, entitled “Theological Themes,” explores two theological themes associated with the theology of stewardship. Section C, entitled “Theological Issues,” analyzes two theological issues associated with the theology of stewardship. Section D, entitled “Conclusion,” provides a summarization and closing thoughts.

Money presents a great conflict and challenge. Most people seem to want it yet very few people really understands it. As previously stated, financial literacy is the ability to understand matters of a financial nature. Without a doubt, there is a compelling relationship between how one handles money and how one lives out their life. Some

Christians view money as a value-neutral tool, a form of power to be used well or badly.¹

As a tool, money is neither good nor evil. Rather, it is one's attitude and use of money that becomes good or evil. It addresses fundamentals about attitudes and behaviors concerning finances.²

The low level of financial literacy is a worldwide problem, generally.³ Therefore, it is not surprising that little attention is given to the lack of financial literacy within our churches. Many Christians lack financial literacy, struggle with how to manage financial matters, and are oblivious to God's principles for effective money management and stewardship practices. As previously stated, stewardship and its principle meaning are quite foreign to the practices of the church.⁴ Melvin Emerson notes that churches need to offer finance courses to members.⁵ Individuals with low financial literacy tend to borrow more, give less and have less savings. Due to an inadequate understanding of financial matters, which results in poor money management and financial decision-making, many members are struggling to get by or just barely making it. To address this problem, the ministry project will seek to educate and empower the church membership in financial literacy.

¹ Larry Eskridge and Mark A. Noll, eds., *More Money, More Ministry: Money and Evangelicals in Recent North American History* (Grand Rapids, MI: William B. Eerdmans Publishing, 2000), 411.

² Vieira, "What Do We Know," 24.

³ Bohuslava Mihalcova, Adriana Csikosova, and Maria Antosova, "Financial Literacy – The Urgent Need Today," *Procedia – Social and Behavioral Sciences* 109, no. 2 (2014): 317.

⁴ James H. Harris, *The Courage to Lead: Leadership in the African American Urban Church* (Lanham, MD: Rowman and Littlefield Publishers, 2002), 29.

⁵ Melvin Amerson, *Stewardship in African-American Churches: A New Paradigm* (Nashville, TN: Discipleship Resources, 2006), 67.

The central theological goal of all Christian stewardship activity is the offering of one's possessions for the accomplishment of Christ's work in the world. This offering can be achieved through three modes: the efficient management and offering of one's time, talent and money.⁶ Perhaps the most commonly understood form of stewardship is money.⁷ This examination will focus on the theology of stewardship as it relates to money (i.e., finances and possessions).

The Theology of Stewardship

On the surface, the theology of stewardship may seem to be a weird combination of words. In defining the theology of stewardship, first it is beneficial to define theology and stewardship separately. Theology may be defined briefly as "the scientific self-consciousness of the church" or as "the churchly science of Christianity."⁸ Maurice Coombs defines theology as "a system of codifying God's plan into a pattern of belief and action which will ensure God's will is accomplished."⁹ From another viewpoint, "theology is an activity or function of the Christian church carried out by members of the church."¹⁰ It is the church's effort to think through as fully and coherently as possible the

⁶ John K. Brackett, *On the Pilgrim's Way: Christian Stewardship and the Tithe* (Harrisburg, PA: Morehouse Publishing, 1996), 3.

⁷ Bernard F. Evans, *Stewardship: Living a Biblical Call* (Collegeville, MN: Liturgical Press, 2014), 122.

⁸ T. A. Kantonen, *A Theology for Christian Stewardship* (Eugene, OR: Augsburg Fortress, 1956), 2.

⁹ Maurice Coombs, *Where Moth and Rust Corrupt: A Theology of Stewardship* (Cincinnati, OH: Forward Movement Publications, 1989), 3.

¹⁰ Owen C. Thomas and Ellen K. Wondra, *Introduction to Theology*, 3rd ed. (New York, NY: Morehouse Publishing, 2002), 1.

meaning of its faith and life.”¹¹ In other words, for the Christian, theology strives to provide a logical set of guidelines of the Christian faith whereby “the contours of theology are shaped by everyday lives.”¹²

In terms of stewardship, many people have a misconception of what stewardship means. People, especially non-Christians, often think stewardship deals mainly with giving away a percentage of one’s income or is a ploy the church uses simply to get more money. While the practice of good stewardship has something to do with church support and the way people use and allocate their money, stewardship is not simply a ploy to maneuver people into thoughtlessly handing out money. Rather, “stewardship is the careful and responsible management of something entrusted to one’s care.”¹³ God calls us to be stewards. Stewards are managers or caretakers.¹⁴ Stewardship is a philosophy of life and a theological form of self-management that has important implications for a person’s way of living. In other words, “it is a lifestyle.”¹⁵ Managing one’s personal finances is an essential life skill. The theology of stewardship is a strong theological foundation for the ministry project because financial literacy education includes the important component of stewardship; therefore, it is vital that the ministry context adopts a theology that outlines and defines the steward’s role in daily managing finances ethically and wisely.

¹¹ Kantonen, *A Theology for Christian Stewardship*, 2.

¹² Stephanie Y. Mitchem, *Introducing Womanist Theology* (Maryknoll, NY: Orbis Books, 2002), 29.

¹³ Craig L. Blomberg, *Christians in an Age of Wealth: A Biblical Theology of Stewardship* (Grand Rapids, MI: Zondervan, 2013), 32.

¹⁴ Amerson, *Stewardship in African-American Churches*, 17.

¹⁵ Brackett, *On the Pilgrim’s Way*, 1.

Both theology and stewardship commences with having an encounter with Jesus Christ. Theology seeks to think out the meaning of that encounter, and stewardship seeks to live out that encounter. Thus, there is “an inseparable connection between them.”¹⁶

The theology of stewardship is “built on the theological foundation of God being the owner and controller of all things. What we possess as Christians is a privilege rather than a right. We are simply stewards entrusted with resources.”¹⁷ The theology of stewardship is an interpretation of the Christian meaning of life as a whole.¹⁸

Specifically, it is a theological belief that humans, who are trusted with a stewardship responsibility, are committed to the world and should take care of it. Therefore, stewards should be mindful how they treat it and what they do with it. Cultivating a lifestyle built on a theological basis of stewardship helps one to be a faithful manager of the possessions with which one has been entrusted. This is important to the ministry model because “how we use our resources...is the chief concern of stewardship.”¹⁹ The ministry context has room to grow in the area of developing a theology that addresses the concern of financial illiteracy and promotes sound stewardship practices. A well-formed theology should act as a gauge: properly honed, it should help Christians, whether individuals or institutions, make decisions about money.²⁰

¹⁶ Kantonen, *A Theology for Christian Stewardship*, 1.

¹⁷ Benny Ho, *Managing Money God's Way* (Singapore, Singapore: Genesis Books, 2008), 3.

¹⁸ Kantonen, *A Theology for Christian Stewardship*, 2.

¹⁹ R. C. Sproul, *How Should I Think About Money* (Sanford, FL: Reformation Trust Publishing, 2016), 2.

²⁰ Eskridge, *More Money, More Ministry*, 418.

Reflecting on Coombs' belief that "all Christians are theologians," many have worked to find a theological basis for the stewardship movement.²¹ One of the earliest attempts was made by John M. Versteeg who regarded stewardship as "the word of the social gospel made flesh."²² Another important contributor of the stewardship movement is W. H. Greever. Greever's outlook is revealed in his statement, "Christian stewardship is the practice of the Christian religion. It is neither a department of life nor a sphere of activity. It is the Christian conception of life as a whole, manifested in attitudes and actions."²³ The theology undergirding his position is summed up in the following statement,

The motive for all Christian service is love and gratitude; the purpose is to glorify God, through the salvation of souls; the guide is the revealed will of God; the measure is ability, in the sacrificial spirit of Christ; the efficiency is the power of God's grace, working through obedient human agency; the reward is a good conscience and the anticipated 'well done' of the Lord.²⁴

Under the auspices of the theology of stewardship, T. A. Kantonen asserts that stewardship should be examined from the point of view of the theology of the gospel, which is a Christ centered theology.²⁵ The life of a Christian models the life of Jesus Christ who calls us to be disciples. Christian disciples purpose to follow Jesus, the model steward, no matter what the cost. Discipleship and stewardship are bound together.²⁶ It

²¹ Coombs, *Where Moth and Rust Corrupt*, 2.

²² John M. Versteeg, *The Deeper Meaning of Stewardship* (New York, NY: Abingdon Press, 1923), 9.

²³ W. H. Greever, *Work of the Lord* (New York, NY: Revell, 1937), 62.

²⁴ Kantonen, *A Theology for Christian Stewardship*, 7.

²⁵ Kantonen, *A Theology for Christian Stewardship*, 6, 8.

²⁶ Eric C. Rust, "Theology of Stewardship," *Review and Expositor* 70, no. 2 (Spring 1973): 163-169.

is probable that one who does not take their discipleship seriously will likely not be a good steward.

The evangelical approach of the stewardship movement has obtained a voice through an ecumenical leader named Clarence C. Stoughton. Focusing on a Christian's response to God's redeeming grace, Stoughton asserts that stewardship is "human thanksgiving for divine goodness and mercy."²⁷ Other works that clearly echoes the grace idea are Amos J. Traver's *Gracious Giving*, Holmes Rolston's discriminating study of *Stewardship in the New Testament Church*, and Bishop V. S. Azariah's *Christian Giving*.²⁸

Author Charles L. Campbell grounds his reflections on the theology of stewardship on the concept of powers and principalities. Elaborating on the landscape of contemporary American consumer culture, he finds that the spirit of money is second to none in its ability to hold people captive.²⁹ Campbell notes that money tends to be the standard by which people measure their own worth, is the fundamental way by which most people think they should be rewarded for their accomplishments, shapes interactions with other people, and provides comfort and security.³⁰ Some theologians argue that money is a "power."³¹ It is not startling that people tend to hold tightly to their money. However, one cannot serve God and money. When Christians resist the power of money

²⁷ Clarence C. Stoughton, *Whatever You Do* (Philadelphia, PA: Muhlenberg Press, 1949), 28.

²⁸ Kantonen, *A Theology for Christian Stewardship*, 7.

²⁹ David Reid, "Stewardship Theology," *The Living Pulpit* 15, no. 3 (September 2006): 12.

³⁰ Reid, "Stewardship Theology," 12.

³¹ Eskridge, *More Money, More Ministry*, 411.

by giving money away, money then becomes a sign of grace rather than domination.³²

This is relevant to the ministry project because the model will teach stewardship in a way that invites church members to transform their Christian giving to a disciplined practice of resistance to principalities and powers, thus desanctifying money and freeing Christians from its control.

Theological Themes

Depending on the sources one uses, the theology of stewardship consists of two fundamental theological themes relating to possessions. One theme holds that God is the sovereign Creator and owner of everything. Another theological theme covers the principle of generous giving.

God is the Sovereign Creator and Owner of All

One key theme of the theology of stewardship is that God is the sovereign Creator who owns and reigns over all creation.³³ Kantonen states that “inseparably connected with the Creator’s sovereignty is the idea of ownership.”³⁴ Coombs defends that the theology of stewardship statement will contain the assertion that God owns everything.³⁵ Katie Kreutter acknowledges there is a recurring theme present in scripture that emphasizes a regard for God’s creation. In addition to God creating the earth, humanity,

³² Reid, “Stewardship Theology,” 12.

³³ T. K. Thompson, *Stewardship in Contemporary Theology* (New York, NY: Association Press, 1960), 19.

³⁴ Kantonen, *A Theology for Christian Stewardship*, 33.

³⁵ Coombs, *Where Moth and Rust Corrupt*, 6.

and animals, God owns the money. In other words, there is the theological belief that “all that is available on earth, either natural or human-made, has been entrusted to humankind and has been made possible only due to God’s efforts. Ownership, then, does not belong to humans in any way, but to God, who is the source.”³⁶ Stewardship is caring for what belongs to God and proceeds from the recognition that all we possess has been given.³⁷

The theology of stewardship holds that as responsible stewards of whatever abundance God has been pleased to give to us, Christians are called to live within their means.³⁸ Although everyone does not have the same amount of money, everyone has the duty to live consistent with their amount. Unfortunately, the culture has a chronic tendency to live at a deficit. This is a serious dilemma for Christian households. Surveys indicate that more than half of Americans live beyond their means; that is, they spend more money than they take in. When this happens, it is oftentimes done through credit, borrowing and going into debt. For example, the convenience of credit cards allows one to purchase items without cash. Credit card issuers routinely charge 18% interest and sometimes 26% or more, if one does not pay off the balance each month.³⁹ One of the main reasons why so many Christians are in debt is because they cannot pay the balance at the end of the month. One theologian believes that “debt is the equivalent of bondage and its eradication should be viewed by all Christians... as financial task number one.”⁴⁰

³⁶ Katie Kreutter, “Theology of Stewardship,” *Verbum* 10, no. 1 (December 2012), accessed October 20, 2016, <http://fisherpub.sjfc.edu/verbum/vol10/iss1/4>.

³⁷ Evans, *Stewardship: Living a Biblical Call*, 122-123.

³⁸ Sproul, *How Should I Think About Money*, 53.

³⁹ Sproul, *How Should I Think About Money*, 58.

⁴⁰ Eskridge, *More Money, More Ministry*, 326.

Larry Burkett acclaims, “God’s people should be debt-free.”⁴¹ The theology of stewardship is foundational and valuable for the ministry project because many members within the church context are not living within their means and find themselves spending more than they are making, causing them to fall deeper into debt. This pattern is easy to fall into and requires some planning and discipline to reverse. The key to reversing this pattern is the development of a budget, which is a key component of financial literacy education.

Acknowledging that God is the absolute sovereign Creator and owner of all things leads to another thought of stewardship, the thought of responsible trusteeship.⁴² “If God owns all things by virtue of creation and if, therefore, we own nothing, it follows that all we ‘possess’ we really hold in trusteeship, as stewards.”⁴³ As stewards, wisely managing one’s finances is a necessary and vital life skill, especially important for Christians who believe that everything belongs to God. “What we have is a trust from God.”⁴⁴ Greever points out that trusteeship by itself refers to the passive reception of possessions while stewardship includes also the active and responsible administration of that which has been received as a trust.⁴⁵ This reinforces the effectiveness of the theology of stewardship for the ministry model because Christians are trustees and the money God has put in their hands as trustees should be used and distributed wisely,

⁴¹ Larry Burkett, *Business by the Book: A Complete Guide of Biblical Principles for Business Men and Women* (Nashville, TN: Thomas Nelson, 1990), 12.

⁴² Kantonen, *A Theology for Christian Stewardship*, 35.

⁴³ Larry Burkett, *Using Your Money Wisely* (Chicago, IL: Moody Press, 1985), 31.

⁴⁴ J. E. Dillard, *Good Stewards* (Nashville, TN: Broadman Press, 1953), 4.

⁴⁵ W. H. Greever, *Workers with God* (Philadelphia, PA: United Lutheran Publication House, 1921), 23-25.

which requires an understanding in financial literacy so that one can make wise financial decisions. Furthermore, since Christians are trustees of God's money, one's relationship with God connects with how one handles money. When one considers that the finances one has is their own and that no one will dictate how to handle or use them, then one is not being a good steward. Being bad at stewardship is wasting what God has given. It is conceivable that one of our greatest problems is wasting money. Unfortunately, wasting money is incredibly easy to do, especially if one does not put any thought into one's spending and saving practices. Indeed, how we use our money is a matter of concern to God because we are to be good stewards with what God has entrusted to us.⁴⁶ The theology of stewardship supports the ministry model because responsible trusteeship requires that one understands the intricacies of finances, which helps to improve one's ability to plan effectively and eliminate wasteful spending.

Living a lifestyle built on a theological basis of stewardship where one recognizes that one is managing and making financial decisions with God's money suggests that one have an understanding in financial concepts. To illustrate, the average Christian does not understand compound interest, a financial literacy concept. Sproul orates about how a teacher asked a group of individuals about the amount one would have after investing one thousand dollars a year for twenty years if they were blessed to earn 10% annual return on that one thousand dollars.⁴⁷ The individuals within the group responded, "A thousand dollars each year for twenty years is twenty thousand dollars; 10% of twenty thousand is

⁴⁶ Sproul, *How Should I Think About Money*, 52.

⁴⁷ Sproul, *How Should I Think About Money*, 55.

two thousand. So it must be twenty two thousand dollars.”⁴⁸ Unfortunately, the individuals did not understand how interest compounds in this process. Calculating what the amount would be after one year with a 10% gain, after two years and so forth until after twenty years, the individuals could see that instead of twenty-two thousand dollars, they would have about sixty-three thousand dollars.⁴⁹ This illustration is symbolic of the ministry context and therefore reinforces the effectiveness of the theology of stewardship as a foundation for the ministry model because the church lacks sufficient knowledge in financial concepts and needs to embrace a theology that involves financial literacy and the responsible management of God’s money.

A theological paradigm of stewardship emphasizes that Christians have a duty, as managers of God’s assets, to be accountable. One of the basic teachings of the word of God is the accountability of stewardship.⁵⁰ Immature Christians will accept the blessings afforded with little or no thought of one’s accountability.⁵¹ Stewards are accountable to owners for how they use their finances or material possessions. The theology of stewardship provides the necessary theological underpinnings for education in financial literacy because accountability is at the heart of financial literacy. Within the ministry context, there is room for improvement in the area of accountability in the use of finances. This accountability includes keeping good records of important financial

⁴⁸ Sproul, *How Should I Think About Money*, 55.

⁴⁹ Sproul, *How Should I Think About Money*, 55.

⁵⁰ George W. Brown, *Gems of Thought on Tithing* (Cincinnati, OH: Jennings and Graham, 1911), 23.

⁵¹ Harry G. Coiner, “Secret of God’s Plan: Guidelines for a Theology of Stewardship,” *Concordia Theological Monthly* 34, no. 5 (May 1963): 267.

activity and being shrewd. There are positive implications of shrewd, which include being wise, learned and sensible.

The Principle of Generous Giving

Another basic theme relating to the theology of stewardship includes the principle of generous giving. When Christians recognize their possessions belong to God, they begin to feel God's call to be generous.⁵² Stewardship, as a way of life, focuses on one's spiritual call to give. Craig Blomberg argues that God's people should give generously.⁵³ Generous giving is one important aspect of a Christian's duty to fulfil the mandate of the Great Commission. Coombs states that a stewardship statement will include language that we give back to God what already belongs to God.⁵⁴ The good things we possess—our riches—are given so that we may be generous.⁵⁵ Here, it is important to note that “being a generous Christian is not the same as being a frivolous or carefree spender or giver. Our generosity has purpose in God's plan for our personal lives.”⁵⁶ Christians should be cautious and prudent spenders and make modest and realistic buying decisions. The theology of stewardship serves as an appropriate theology for the ministry model because giving is a key component of a successful financial plan. A good understanding of financial matters and sound stewardship practices are at the core of a successful financial plan. Absent a well-developed financial plan, generous giving could be

⁵² Amerson, *Stewardship in African-American Churches*, 18.

⁵³ Blomberg, *Biblical Theology for Life*, 96.

⁵⁴ Coombs, *Where Moth and Rust Corrupt*, 6.

⁵⁵ Evans, *Stewardship: Living a Biblical Call*, 124.

⁵⁶ Amerson, *Stewardship in African-American Churches*, 18.

hindered and frivolous spending could be uncontrolled. Recognizing that God is the source of all we possess means that believers will spend money in different ways than non-believers.

Giving joyfully and with gratitude is at the heart of the theology of stewardship. Giving is motivated by gratitude for what one has already received from God.⁵⁷ J. Carl Laney commented that “far from being a burden, the wise person views giving as a blessed opportunity.”⁵⁸ The attitude a Christian has toward giving is a real and true indicator of that Christian’s heart and character. Regardless of the amount that one gives, one should give in grateful and joyful response to the goodness and grace of God. In addition, one may claim to have very little money or that one’s giving will not make a difference in the church; but, there will be a tremendous blessing to spreading the gospel message if Christians give first to the Lord. There are occasions for the ministry context to take advantage of opportunities to be joyful and grateful givers. This is valuable to the ministry project because financial literacy education will empower members by transforming the way they think about money, thus maximizing opportunities for joyful and grateful giving and minimizing excuses for not giving. When one gives, one is empowered.

The theology of stewardship argues that Christians should use the gifts God has provided not only to meet their own needs, but to meet the needs of others. Daniel Bell laments “...the material goods with which God gifts us are given for the sake of meeting

⁵⁷ Janet T. Jamieson and Philip D. Jamieson, *Ministry and Money: A Practical Guide for Pastors* (Louisville, KY: Westminster John Knox Press, 2009), 15.

⁵⁸ J. Carl Laney, *Everything I Know About Success I Learned from the Bible* (Grand Rapids, MI: Kregel Publications, 1996), 75.

our needs and the needs of our near and distant neighbors.”⁵⁹ Harry Coiner asserts that we are not our own stewards in the sense that we are generous to our neighbors out of our greater wisdom or wealth; we are God's stewards, acting for God and handling God's wealth to fulfill God's purposes.⁶⁰ Another author pens that the Christian should concern himself or herself with contributing generously to the neediest in the world.⁶¹ The theology of stewardship serves as suitable support for the ministry project because financial literacy education provides the tools for planning and preparing oneself for a lifestyle of generous giving to others. “We should be striving to see how much we can give away to help others needier than we.”⁶²

Moreover, Christians should give generously without fear of impoverishment. Evans acknowledges that fear of not having enough for our needs should never prevent us from giving generously.⁶³ God will not allow us to slip into poverty because we are generous in our giving. Occasionally, lectures or homilies during stewardship campaigns will seek to ensure listeners that blessings will come their way if they give generously.⁶⁴ However, this line of thinking appears backwards. We should not give because of our expectation of receiving a reward. Although there is nothing wrong with people believing that God will reward their generous giving, this should not be the motivating

⁵⁹ Daniel M. Bell, *The Economy of Desire: Christianity and Capitalism in a Postmodern World* (Grand Rapids, MI: Baker Academic, 2012), 158.

⁶⁰ Coiner, “Secret of God’s Plan, 274-275.

⁶¹ Earl G. Kellett, “Christians in an Age of Wealth: A Biblical Theology of Stewardship,” *Criswell Theological Review* 12, no. 1 (Fall 2014): 137.

⁶² Blomberg, *Christians in an Age of Wealth*, 107.

⁶³ Evans, *Stewardship: Living a Biblical Call*, 129.

⁶⁴ Evans, *Stewardship: Living a Biblical Call*, 124.

factor driving one's giving. When we give money to accomplish God's purposes, our giving should be done out of grateful hearts because God has already bestowed blessing upon us and we want our act of sharing to give honor to God.⁶⁵ The theology of stewardship is important to the ministry project because it encourages one to develop a lifestyle focused on giving without fear of impoverishment and with a grateful heart by "providing a platform to reflect on [one's] efforts to live theology rather than just recite it."⁶⁶

The theology of stewardship reinforces a steward's willingness to give generously toward the work and needs of the church. Both the local congregations and the organized church at large rest entirely upon the voluntary giving of church members.⁶⁷ The church needs money in order to carry out its mission. Financial stewardship is a practical way for Christians to support the organized efforts of the church—locally, regionally and globally.⁶⁸ The steward should be willing to allocate some portion of money to help accomplish the work of Christ.⁶⁹ The giving of one steward joins with the giving of many other stewards to support the work of ministry. The motivating force behind this generosity is simply the desire to glorify God and accomplish the work of Christ in the world.⁷⁰ Additionally, A. C. Conrad conducted a study of the theology of stewardship in

⁶⁵ Evans, *Stewardship: Living a Biblical Call*, 124.

⁶⁶ Nicholas A. Meade, *Refilling the Church's Fountain of Youth: A Recipe for Emerging Adult Attraction and Retention* (Ann Arbor, MI: ProQuest 3663768, 2015), 95.

⁶⁷ Kantonen, *A Theology for Christian Stewardship*, 5.

⁶⁸ Evans, *Stewardship: Living a Biblical Call*, 126.

⁶⁹ Brackett, *On the Pilgrim's Way*, 5.

⁷⁰ Brackett, *On the Pilgrim's Way*, 1.

his doctoral dissertation entitled *The Divine Economy*. Here he opines stewardship as “partnership with Christ, through the Holy Spirit, in fulfilling the purpose of God in the world.”⁷¹ Unless God’s people make and save money, they will not have any to give to God’s causes throughout the world.⁷² As it pertains to the ministry project, financial literacy is understanding how someone makes and saves money and includes topics such as earnings, spending, saving, and giving. A well-developed budget (financial plan) helps one to map out these important financial elements, making it possible to give to the church for the work of ministry in the world.

Theological Issues

Several issues surface surrounding the theology of stewardship. Jesus realized that Christians would have issues concerning money.⁷³ One issue relates to one’s desire to acquire money and the temptation associated with that desire. A second issue deals with how much money one should give.

Acquiring Money and Temptation

One issue relating to the theology of stewardship centers on the acquiring of money and temptation. David Croteau writes that acquiring modest wealth is good and there should be opportunities to get it.⁷⁴ Most people acquire money through the labor

⁷¹ A. C. Conrad, *The Divine Economy* (Grand Rapids, MI: Eerdmans, 1955), 27.

⁷² Leroy Brownlow, *Living on the Plus Side* (Fort Worth, TX: Brownlow Publishing, 1987), 10.

⁷³ Amerson, *Stewardship in African-American Churches*, 19.

⁷⁴ David A. Croteau, “Christians in an Age of Wealth: A Biblical Theology of Stewardship,” *Journal of the Evangelical Theological Society* 57, no. 2 (June 2014): 414, accessed October 20, 2016, *ATLA Religion Database with ATLASeries, EBSCOhost*.

force and are compensated for the work that they do. However, in modern American society, most people seem to feel that they never have enough money. This is how money can have power over any person, rich or poor. T. K. Thompson refers to one's "delight in riches" as thorns.⁷⁵ Although acquiring wealth and having possessions are not inherently sinful, the strong desire and pursuit for them can really tempt Christians. Therefore, if having some wealth is good but can seduce people to sin, how can the Christian guard against this temptation? An important piece to answering this question is found in being a generous giver. When Christians give generously, God will bless them (including financial blessings) so they can continue to be generous givers.⁷⁶ Based on research, Blomberg is correct in stating that as God sees that we can be trusted to be generous with what God gives us, and as we become conduits of God's blessings, including financial ones, to others, God often gives us still more economic prosperity.⁷⁷ "But even then, the purpose is not to give us material recompense that we can now hoard, but to enable us to continue our ministry of generous giving to those in greater need."⁷⁸ In its application to the ministry project, the theology of stewardship provides suitable footing by addressing the importance of being faithful stewards, including guarding against allowing one's money and possessions to become one's life defining goal and pursuit.

⁷⁵ Thompson, *Stewardship in Contemporary Theology*, 234.

⁷⁶ Croteau, "Christians in an Age of Wealth," 414.

⁷⁷ Blomberg, *Christians in an Age of Wealth*, 101.

⁷⁸ Timothy J. Sandoval, *The Discourse of Wealth and Poverty in the Book of Proverbs* (Boston, MA: Brill, 2006), 171-174.

How Much to Give

Another issue embedded in the theology of stewardship model centers around the attitude a Christian should have relating to how much to give, specifically as it relates to tithing. In its broadest sense, a tithe is the offering of a proportion, mostly generally a tenth, of one's money to God.⁷⁹ There is widespread controversy and confusion in the church today about the adoption of the tithe as a standard of giving.⁸⁰ The historical belief among certain Christian circles is that church members should give ten percent to the Lord's work. Blomberg writes that "ten percent" cannot be justifiably turned into an ecclesiastical tithe.⁸¹ Adding to the conversation, when asked how much one should give, Kantonen writes that the theology of scripture does not permit us to reply simply that you must give a tenth of your income.⁸² Elaborating further, Kantonen believes that the Lord gave no command concerning the tithe and the gospel, which He proclaimed, transcends the entire legalistic dealing with God upon which the practice rested. Kantonen adds that Paul, the great theologian of the New Testament, never mentions it at all in his writings, and Paul's theological viewpoint is that the tithing law belongs with other Old Testament regulations to the law from which Christ has set us free.⁸³ In agreement with Kantonen, Coiner offers his opinion and laments, "The principle of the Old Testament tithe is not to be applied legalistically in the life of the Christian as a rule

⁷⁹ Thompson, *Stewardship in Contemporary Theology*, 132.

⁸⁰ Brackett, *On the Pilgrim's Way*, 2.

⁸¹ Blomberg, *Christians in an Age of Wealth*, 127.

⁸² Kantonen, *A Theology for Christian Stewardship*, 21.

⁸³ Kantonen, *A Theology for Christian Stewardship*, 21.

for giving.”⁸⁴ Another important contributor opines that Paul offers “no standard or minimum of giving” and “giving is linked to love and joy.”⁸⁵ Contributing to the dialogue, Eric Rust believes that the law of tithing is replaced by the law of love.⁸⁶ Conversely, Brackett states, “Christians who tithe do so in order to fulfill the minimum biblical standard of giving.”⁸⁷ Sharing similar thoughts, Burkett’s view is that the ten percent tithe is a minimum testimony.⁸⁸ Melvin Amerson also acknowledges that the tithe is the benchmark for giving.⁸⁹ Sproul was also correct in stating, “Tithing is not a net loss.”⁹⁰ Even though the custom of giving tithes traces back to the age-old times of the Old Testament, tithing may be a helpful aid in determining a standard amount to give today. From a practical perspective, if all members of the church gave ten percent of their earnings to the work of the church, the church would increase its income and thereby make it possible to expand operations and ministry opportunities. One can only imagine the tremendous things churches could accomplish for the glory of God. In the application to the ministry project, tithing is fundamentally important to the ministry project and a major component of the budgeting process. “Tithing comes into its right Christian use when freely and joyfully practiced by Christians whose whole life is

⁸⁴ Coiner, “Secret of God’s Plan,” 275.

⁸⁵ Brackett, *On the Pilgrim’s Way*, 67-68.

⁸⁶ Rust, “Theology of Stewardship,” 170.

⁸⁷ Brackett, *On the Pilgrim’s Way*, 70.

⁸⁸ Larry Burkett, *Money Smart: Insights into Your Finances* (Chicago, IL: Moody Press, 1995), 102.

⁸⁹ Amerson, *Stewardship in African-American Churches*, 21.

⁹⁰ Sproul, *How Should I Think About Money*, 67.

stewardship.”⁹¹ It is highly unlikely that those who give a tithe today have missed the money that has been given to the work of God. Many Christians see the importance of investing in something that has eternal significance. In addition, tithing is a practical way for Christians to grow spiritually because “the decision to tithe must be a spiritual one rather than financial.”⁹²

Conclusion

Christians make financial decisions daily. However, many Christians suffer from financial illiteracy, which results from a lack of knowledge and understanding about financial matters and culminates in poor money management and financial decision-making. To address this problem, the ministry project seeks to educate and empower the church context in financial literacy. Financial literacy education includes the important element of stewardship, and how to use our resources is the chief concern of stewardship. This examination has demonstrated that the theology of stewardship serves as a strong theological foundation for the ministry project because it reinforces the need for a ministry that starts with the theological belief that humans are stewards. Stewards, as managers of the possessions they are trusted with and are responsible for sound daily financial decision-making. Cultivating a lifestyle built on the theology of stewardship helps to transform how one uses and thinks about money.

The theology of stewardship serves as a strong theological foundation for educating and empowering the ministry context in financial literacy in numerous ways.

⁹¹ Coiner, “Secret of God’s Plan,” 276.

⁹² Norma Gaskill, *Putting God First: The Tithe* (Nashville, TN: Discipleship Resources, 1988), 7.

For example, one of the key theological themes relating to the theology of stewardship holds that God is the sovereign Creator who owns everything. God has entrusted stewards to take care of the possessions God has given them. It is vital that the ministry context adopts a theology that clearly defines the steward's role in managing finances ethically and wisely. The theology of stewardship supports the need for a theology that encourages living within one's means, emphasizes responsible trusteeship, and supports sound stewardship practices in how one handles and views money. Furthermore, the theology of stewardship supports the need for a theology that holds persons accountable. Within the ministry context, there is room for improvement in the area of financial accountability and good stewardship practices. This includes keeping good records of important financial activity and being shrewd, which comprise being wise, learned and sensible.

The theology of stewardship serves as a strong theological foundation for educating and empowering the ministry context in financial literacy in other ways. For example, another key theological theme relating to the theology of stewardship includes the principle of generous giving. The theology of stewardship is relevant to the ministry project because of the need to transform Christian giving, which has declined in the ministry context. The theology of stewardship encourages persons to develop a lifestyle focused on giving joyfully with a grateful heart by providing a platform for one to reflect on one's efforts to live theology. Financial literacy education will empower people by transforming the way they think about money, thus maximizing opportunities for joyful and grateful giving and minimizing excuses for not giving. A well-developed budget, a financial concept of financial literacy, makes it possible to give generously. Furthermore,

the theology of stewardship serves as a strong theological foundation for the ministry project because it reinforces the need for a ministry that inspires giving to the needs of others, encourages giving without fear of impoverishment, meets the needs of the church, shuns debt bondage, and aids in wise financial decision-making. Living a lifestyle built on the theology of stewardship recognizes that one is making financial decisions with God's money, which calls for one to be knowledgeable in financial matters. Being financially literate helps to improve one's ability to plan effectively and eliminate wasteful spending, leading to increased disposable income to give and give generously.

Several issues surface surrounding the theology of stewardship that relates to acquiring money, temptation, and the amount one should give. Although acquiring money is not inherently sinful, the strong desire and pursuit for it can really tempt Christians. The theology of stewardship provides suitable footings for a theology to educate in financial literacy by addressing the importance of guarding against allowing one's money and possessions to become one's life defining goal and pursuit. Additionally, a model based on the theology of stewardship supports giving through the practice of tithing, which comes into its right Christian use when freely and joyfully practiced by Christians.

Christians should scrutinize their current spending behaviors. If God owns everything, then Christians declare their agreement with God that they are stewards by giving back to God a consistent sacrificial percentage. Clearly, if one considers all of their money to be under God's control, then one can seek and find God's help in every financial decision. What a big relief! God is not only the owner of one's finances; God is

one's guide, through Jesus Christ the model steward, about how to manage money and be good stewards.

CHAPTER FIVE

THEORETICAL FOUNDATIONS

While addressing the problem requires biblical, historical and theological foundations, it also necessitates a theoretical foundation. This theoretical foundation will examine resources that add voices to the dialogue of financial literacy. This examination will include resource models in ministry practice and resource models in the business discipline, while periodically adding comments that provide the relevance of a particular model to the ministry project.

This chapter is divided into three sections alphabetically organized. Section A, entitled “Theoretical Foundations in Ministry Practice,” discusses work done by theologians, pastors, and practitioners who have implemented models that address the issue of financial illiteracy. Section B, entitled “Theoretical Foundations in the Business Discipline,” discusses work done by scholars in business practice who have implemented models that addresses the issue. Section C, entitled “Conclusion,” pinpoints two similarities in the theoretical foundation models, identifies the model that best suits the ministry problem and provides closing thoughts.

Financial illiteracy is the foundation of financial struggle.¹ According to J. B. Malatji, financial literacy is “the ability to read, understand, analyze, and interpret financial statements and economic trends.”² It is the important set of financial and life skills that people need to survive and be successful in the modern world.³ These skills include, but are not limited to, having the ability to handle money, analyze and calculate financial data, develop a budget and financial plan, create goals, gather and prioritize information, follow instructions, be patient and practice stewardship. This means that those who lack the appropriate skills may find it extremely difficult to manage their financial affairs and successfully plan their financial future.

It is often said, “For where your treasure is, there your heart will be also.” The world loves money, seeks it above everything and often worships it.⁴ Money was one of the subjects that Jesus discussed most often. “One Bible scholar estimated that there are 5,280 verses on the subject of money alone. The number of references on money far exceeds that of heaven, hell, salvation and prayer. Sixteen out-of-38 parables refer to money and possessions.”⁵ Since Jesus knew the damaging impact money has on humankind and talked about it a lot, it is appropriate that churches address the topic, too.

¹ Robert Kiyosaki, *Rich Dad Poor Dad* (Scottsdale, AZ: Plata Publishing, 2012), 67.

² J. B. Malatji, *Financial Literacy: The Basic Requirement for Financial Freedom* (Brits 250, South Africa: CreateSpace, 2012), 26.

³ Malatji, *Financial Literacy*, 34.

⁴ Andrew Murray, *Money* (New York, NY: Scriptura Press, 2015), 2.

⁵ Benny Ho, *Managing Money God's Way* (Singapore, Singapore: Genesis Books, 2008), 29.

Theoretical Foundations in Ministry Practice

There are a number of authors in ministry practice adding their voices to the dialogue addressing the issue of financial illiteracy. One of those authors, Amie Streater in *Your Money God's Way*, notes that “for too long pastors have ignored one of the most common problems plaguing Christian families: financial ignorance.”⁶ Moreover, “Christians, as a whole, are worse with money and have a harder time fixing their mistakes than any other group.”⁷ In most cases, Christians’ financial woes are self-inflicted, and they must break free of bad habits, behaviors and thinking in order to make better financial decisions and walk in financial freedom. The writer acknowledges that she used to be “one of those broke believers” with “the crippling debt,” “the empty savings account,” “the unaffordable house,” “no money in the bank,” and “the overpriced vehicle in the driveway.”⁸ Many Christians, especially the ministry of implementation, can identify. This shows a need to educate individuals in the area of financial literacy.

Streater’s model lays out principles and steps that shows one how to get out of debt, build wealth, gain financial freedom and stay financially free. The author rightly states, “As Christians, we have a responsibility to be good stewards of the money God entrusts to us.”⁹ Good stewardship requires you take control of the money that you earn and spend. Moreover, Streater acclaims, “Money management skills do not rise proportionally to increases in income.”¹⁰ This means that if one cannot budget, plan,

⁶ Amie Streater, *Your Money God's Way* (Nashville, TN: Thomas Nelson, 2010), xxi.

⁷ Streater, *Your Money God's Way*, xxiii.

⁸ Streater, *Your Money God's Way*, xxii.

⁹ Streater, *Your Money God's Way*, 9.

¹⁰ Streater, *Your Money God's Way*, 119.

save, and give on \$40,000 a year, one will not be able to do it on \$400,000 a year either. There are many celebrities who went broke or even filed bankruptcy even though they made far more money such as Elton John, President Donald Trump, Marvin Gaye, and Burt Reynolds. This is important to the ministry project because being educated in sound financial principles can mean turning knowledge into money saved and can help avoid one's finances from spiraling out of control.

One of the most intriguing points in Streater's model suggests giving can trip up Christians more than any other financial principle.¹¹ Within many Baptist churches, particularly the context of implementation, Christians believe the biblical principle concerning giving applies to everyone else except them. All too often Christians come up with reasons why they should not give.¹² Many Christians do not give, citing reasons that include, *"I can't pay all my bills, so how am I supposed to tithe? How can I possibly afford to give?"*¹³ The members within the ministry context cite these same reasons. "Most people who say they can't afford to give are hiding behind their overspending as an excuse to be selfish."¹⁴ The author is right in that "[one] cannot be financially healthy without giving."¹⁵ Streater presents a ten-ten-eighty spending formula that encourages one to give the first ten percent, save the second ten percent and live below one's means

¹¹ Streater, *Your Money God's Way*, 106-108.

¹² Richard Stearns, *The Hole in Our Gospel* (Nashville, TN: World Vision, 2009), 266.

¹³ Streater, *Your Money God's Way*, 107.

¹⁴ Streater, *Your Money God's Way*, 120.

¹⁵ Streater, *Your Money God's Way*, 106.

on the rest. This is valuable because giving is a key component of the ministry model and a “critical component of any healthy Christian’s finances.”¹⁶

Adding to the conversation, Dr. Johnathan Mun’s book *Managing Your Finances God’s Way: A Biblical Approach to Personal Finance* is a financial model based on the foundation that the material possessions one has belongs to God, and humankind is entrusted with its care as stewards. To be good stewards, Mun suggests people need to understand the management and use of money. As part of that understanding, Mun posits that “you cannot serve God and money at the same time.”¹⁷ Similarly, William Willimon says that money becomes a problem when you take it and set it next to Jesus.¹⁸

Mun developed biblically based financial principles designed to help one to discover their personal finances, from understanding economics and learning how to become debt free to home purchasing and investment guidelines. For instance, one of Mun’s financial principles teaches you should give generously because God loves a generous giver. In addition, the book reiterates mandates to develop a budget and establish good credit. Furthermore, Mun recommends that one should demolish debt because “debt is bad, debt is a curse, [and] debt is bondage.”¹⁹ Debt has a negative impact on faith, and people get into debt because they are spending more than they can afford, buying on credit.²⁰ Other insightful principles included in Mun’s model relate to

¹⁶ Streater, *Your Money God’s Way*, 116.

¹⁷ Johnathan Mun, *Managing Your Finances God’s Way* (Laverne, TN: Dutton Juvenile, 2015), 37-55.

¹⁸ William H. Willimon, “Money and Possessions,” *Ex Auditu* 27 (2011): 198.

¹⁹ Mun, *Managing Your Finances God’s Way*, 29- 55.

²⁰ Mun, *Managing Your Finances God’s Way*, 7, 8.

home purchasing (buy a residence one can afford), saving (save diligently), and investing (invest wisely).

Calab McAfee in *Money and the Christian: A Course in Biblical Economics* sheds additional light on biblically based financial principles. McAfee emphasizes that these principles, when applied in faith, will insure success and financial freedom. The principles are designed for those who are successful in financial management and want to learn how to be more successful and for those who find themselves in financial difficulties and want help.²¹ Summarizing some of the principles in McAfee's model, Chapter One focuses on financial freedom and elaborates on being free from debt, free from the love of money, free from financial pressure, and free from the desire to get rich, especially to get rich quick. McAfee recognizes there are two conditions that hinder God's blessings in financial freedom: lack of knowledge and lack of diligence. Chapter Two, a lesson on stewardship, establishes that God owns everything.²² Agreeing with McAfee, William Tillman writes, "The Christian practice of stewardship must...grow out of one's submission to the creator and owner of all things."²³ Since Christians are trustees, McAfee warns against impulse buying and carelessness in spending practices.²⁴ After laying out some practical steps leading to contentment in Chapter Three, McAfee moves to a fruitful discussion on the debt trap in Chapter Four. This chapter includes financial principles for getting and staying out of debt. The author affirms that while debt

²¹ Calab McAfee, *Money and the Christian: A Course in Biblical Economics* (Irving, TX: Caleb McAfee, 1998), i.

²² McAfee, *Money and the Christian*, 12-17.

²³ William Tillman, ed., "Stewardship," *Southwestern Journal of Theology* 37, no. 2 (Spring 1995): 21.

²⁴ McAfee, *Money and the Christian*, 17-22.

itself is not a sin, it is a symptom of the underlying root problems associated with greed, impatience, lack of self-discipline and poor self-image.²⁵ McAfee also shares wisdom on the grace of giving, outlining seven ways one's giving must be offered in order to obtain maximum results.²⁶ The remaining chapters in McAfee's model include modules on budgeting, principles on stretching one's money and tutorials in investing.

Howard Dayton has also addressed the issue of financial illiteracy with regard to managing money in the *Crown Biblical Financial Study*. This study asserts that God wants us to be money smart.²⁷ Unfortunately, as studied by Dayton, most Christians handle the bulk of their money from the world's perspective. As a result of not being taught to handle money from a biblical perspective, many Christians have wrong attitudes toward money, causing them to make poor financial decisions with painful consequences.²⁸

Dayton underscores that the key to successful money management is understanding that there is a "division of responsibilities in handling money, explicitly God has a role and Christians have a role."²⁹ To be exact, God owns all of our possessions and Christians must transfer ownership of their possessions to God. Dayton opines that when Christians acknowledge God's ownership of money and seek God's

²⁵ McAfee, *Money and the Christian*, 48.

²⁶ McAfee, *Money and the Christian*, 76.

²⁷ Howard Dayton, *Crown Biblical Financial Study* (Knoxville, TN: Crown Financial Ministries, 2007), 11.

²⁸ Dayton, *Crown Biblical Financial Study*, 23.

²⁹ Dayton, *Crown Biblical Financial Study*, 11.

direction in handling money, spending, saving and giving decisions become spiritual and are made in accordance with scripture.³⁰ As Stuart Wilde puts it, money is spiritual.³¹

Dayton's study noted several startling statistics. For example, "The average household spends \$1.10 for every \$1 it earns! "More than 1 million individuals a year file bankruptcy. And, more sobering, a Gallup Poll found that 56 percent of all divorces are a result of financial tension in the home."³² Christians give an average of only 2.4% of their income. This is relevant to the ministry project because those who do not understand what the Bible teaches about money often neglect areas of responsibility unknowingly and suffer financially.³³

Dayton's book sets out a financial model designed to help one increase their financial knowledge and become financially free and responsible. This model teaches that one should be completely honest, work hard, give generously, spend wisely, save regularly, avoid debt, steadily invest and train children early in finances. In addition, it provides practical application assignments for each topic, supporting scriptures, strategies, tools, and resources for further study.

Dave Ramsey in *Financial Peace Revisited* notes, "As a culture, we are ignorant of what money is and how to handle it. Ignorance is...lack of knowledge on a particular subject."³⁴ Ramsey adds, "We are not taught basic principles of managing and making

³⁰ Dayton, *Crown Biblical Financial Study*, 18-19.

³¹ Stuart Wilde, *The Trick to Money is Having Some* (Carlsbad, CA: Hay House, 2013), 2.

³² Dayton, *Crown Biblical Financial Study*, 32.

³³ Dayton, *Crown Biblical Financial Study*, 81-127.

³⁴ Dave Ramsey, *Financial Peace Revisited* (New York, NY: Penguin Group, 2003), 17.

financial decisions.”³⁵ He elaborates by indicating that money problems causes divorce, thoughts of suicide because persons stand to lose everything they own, single persons to work seventy hours a week to put food on the table and make a living, and government leaders to pass trillion dollar deficits.³⁶ In Ramsey’s book, *Complete Guide to Money*, he indicates that finance is 20% head knowledge and 80% behavior, and one’s behavior with money can lead a person into the biggest trouble or biggest success.³⁷ As the ministry project will teach, in order to break free of financial bondage and have more peace concerning finances, it is imperative that persons take control of their behavior with money and learn how to manage it.

Ramsey’s book *Complete Guide to Money* goes into extensive details about financial literacy concepts and explains how money works. His model includes biblical, common sense practical principles. Perhaps, the most significant basis for this work is Ramsey’s discussion on the seven “baby steps” for a total money makeover. In summarization, they include build an emergency savings fund with three to six months of expenses, pay off debt using the debt snowball, invest 15% of your income, and continue to build wealth, giving and enjoying it at higher levels.³⁸ Ramsey talks about how FICO (Fair Isaac Credit Organization) scores are just “I love debt” scores that show how much one enjoys being in debt.³⁹ He suggests that almost all of people’s financial calamities are connected to credit and asserts moral arguments against assuming credit or debt.

³⁵ Ramsey, *Financial Peace Revisited*, 18.

³⁶ Ramsey, *Financial Peace Revisited*, 13-14.

³⁷ Dave Ramsey, *Complete Guide to Money* (Brentwood, TN: The Lampo Press, 2011), 6.

³⁸ Ramsey, *Complete Guide to Money*, 6-8.

³⁹ Ramsey, *Complete Guide to Money*, 107.

Ramsey argues unleashing the power of generous giving and discusses some entry-level investing and tax strategies.

Ken Smith outlines the biblical teaching on the legitimate uses of money in an article entitled “The Stewardship of Money.” Smith notes that Christians are to be responsible stewards for the wise use and disposition of money. Responsible stewardship requires one to have the right attitude about money. In maintaining the right attitude, Christians should keep their lives free from the love of money because it can cause the problem of greed.⁴⁰ Greed causes one to think only of oneself, and the desire to be rich can lead to dishonorable shortcuts such as taking advantage of the poor. Realizing the dangers in the wrong attitudes about money, Smith strongly urges that one seek God’s help in its wise management. This means that the key to successful financial well-being lies in the art of wisely managing expenses within your income range. The key to keeping your finances in top shape is to manage it smartly.⁴¹

Smith offers some practical suggestions in using money in today’s times. First, he suggests keeping a record of how you spend your money; otherwise, at the end of the year, you will have no idea of how you spent it. In addition, Smith suggests you should set aside some money specifically for Christian uses, remembering that the spirit in which you give is most important. Next, you should check your motives when buying items and decide whether the purchase is a need or want. Smith warns that you should make wise purchases; however, wisdom means that you do not always buy the cheapest because that may not be the most economical in the end. According to Smith’s model,

⁴⁰ Ken Smith, “The Stewardship of Money,” *Crux* 20, no. 1 (1994), 16-18.

⁴¹ Smith, “The Stewardship of Money,” 18- 21.

you should be wary of get-rich-quick schemes. The key to growing wealth is to save.

This means Christians should live below their income level and forgo present luxuries or enjoyment. Smith also suggests in our modern society people think they can “have their cake and eat it too.”⁴² Except for buying a house, Smith suggests you should avoid debt. Finally, you should set a reasonable standard of living with which you feel comfortable.⁴³

This means that if your income level (wealth) increases, this is not an automatic justification to change or increase your standard of living.

Benny Ho adds another voice to money management in his book *Managing Money God's Way*. In a way similar to other authors, Ho gives “three simple rules concerning money: gain all you can, save all you can, give all you can.”⁴⁴ Similar to other authors, Ho stresses tithing and acknowledges that, “many people think they cannot afford to tithe.”⁴⁵ While some Christians believe there is no legal obligation to tithe, tithing is a recognition of God's sovereignty, is an expression of worship, is a means to sanctification, is a part of God's economy, and is an act of sowing a seed.⁴⁶ Echoing Ho, George McCalep notes that tithing is a matter of faith, not a matter of money.⁴⁷ Ho is correct in asserting, “The biggest hindrance to giving is the scarcity mentality.”⁴⁸ Using the prophet Elijah and the widow at Zarephath as examples, Ho discusses the “scarcity

⁴² Smith, “The Stewardship of Money,” 21.

⁴³ Smith, “The Stewardship of Money,” 21.

⁴⁴ Ho, *Managing Money God's Way*, 1.

⁴⁵ Ho, *Managing Money God's Way*, 13.

⁴⁶ Ho, *Managing Money God's Way*, 13-20.

⁴⁷ George O. McCalep, *Faith Raising vs. Money Raising: An Approach to During Stewardship God's Way* (Lithonia, GA: Orman Press, 2003), vii.

⁴⁸ Ho, *Managing Money God's Way*, 37.

mentality” of the widow and the “abundance mentality” of Elijah. For example, the language of scarcity is “‘a little oil’ and the language of abundance is ‘will not be used up.’ The language of scarcity is ‘a few sticks’ and the language of abundance is ‘will not run dry.’”⁴⁹ Christians should be giving with an abundance mentality. Adding another voice, James Warren says Christians must decide to create a giving life-style.⁵⁰ In addition, Ho grapples with the monster of greed. This is essential to the ministry model because debt is born from greed, greed is the accelerant that fuels excessive debt, and greed disrupts the balance between wants and needs. Helping Christians to see the relevance of good stewardship practices, generous giving, tithing and the avoidance of greed, are monumental in a ministry model focused on educating in financial literacy.

George S. Clason offers a financial guide in his book *The Richest Man in Babylon*. This book encompasses a series of parables that include basic financial principles. Although Clason wrote these financial principles almost one hundred years ago, the fact remains that good financial wisdom and decision-making does not really change from millennium to millennium. The book discusses a wealthy man in Babylon who figures out how to become wealthy by living on 70% of his income, paying bills with 20%, and paying himself with the remaining 10% through savings and investments. According to Clason, over time, the result is debt free and wealthy living.

The core principles Clason posits are the “seven cures for a lean purse.”⁵¹ For example, the first cure, “start thy purse to fattening,” focuses on saving.⁵² The author

⁴⁹ Ho, *Managing Money God’s Way*, 38.

⁵⁰ James E. Warren, *The Giving that God Loves* (Cleveland, OH: Warren, 2011), 115.

⁵¹ George Clason, *The Richest Man in Babylon* (New York, NY: Penguin Group, 1955), 29.

⁵² Clason, *The Richest Man in Babylon*, 34.

recommends that one save the first 10% of what one earn. This means that for every dollar that one earns, 10 cents should go to savings. This method allows one's purse to fatten over time, resulting in savings. The second cure, "control thy expenditures," suggests that one should avoid frivolous spending.⁵³ After saving, this means that the 90% one has left should be spent wisely. This means one should develop a budget, define the difference between a want and a need, and live within or below the boundaries of the budget. The third principle is termed "make thy gold multiply."⁵⁴ Once one's savings start to build up, Clason urges that one should invest that money where it can multiply and make more money.⁵⁵ Adding a voice, Muhammad Yunus agrees that savings should be used for income generating opportunities.⁵⁶ This means that one should become knowledgeable about one's investments and consult with experts in the investing profession, as needed, to ensure safe investments. The seventh cure is termed "increase thy ability to learn."⁵⁷ This means one should take the necessary steps to educate oneself in financial matters, which helps to maximize financial stability.

George O. McCalep joins the conversation on money and stewardship in *Faith Raising vs. Money Raising: An Approach to Doing Stewardship God's Way*. In brief, McCalep's model is built on the underlying thesis that good stewardship is based on

⁵³ Clason, *The Richest Man in Babylon*, 37-38.

⁵⁴ Clason, *The Richest Man in Babylon*, 41.

⁵⁵ Clason, *The Richest Man in Babylon*, 44.

⁵⁶ Muhammad Yunus, *Banker to the Poor* (New York, NY: Public Affairs, 2007), 65.

⁵⁷ Clason, *The Richest Man in Babylon*, 47-52.

faith, love and trust in God rather than on money. He proposes that when faith increases, monetary contributions will also increase.⁵⁸

Theoretical Foundations in Business Practice

There are a number of authors in the business discipline addressing the issue of financial illiteracy and money management. One of those authors is J.B. Malatji in *Financial Literacy: The Basic Requirement for Financial Freedom*. Malatji states, “The economic cake is big enough for everyone to have a piece, may be not a slice. The problem is that many people cannot find their way to the cake and among those lucky enough to find it, many after cutting their pieces do not know how to get those pieces to sustain them and their loved ones.”⁵⁹ This means that money is not scarce in the world and there is plenty for everyone to have some; however, many people do not have it because of their lack of financial literacy in acquiring, multiplying and keeping it. Malatji opines that financial illiteracy is the first and biggest risk for anyone wishing to pursue financial freedom and wealth creation. According to Malatji, “The starting point in a journey to financial literacy is the willingness to learn, the determination and mental preparedness to spend time and resources developing one-self.”⁶⁰ Malatji’s believes that “[one’s] determination and willingness to invest in acquiring financial knowledge is the only true bridge [one] can use to cross the divide between financial ignorance and financial literacy.”⁶¹ In other words, the greatest investment one can ever make in one’s

⁵⁸ McCalep, *Faith Raising vs. Money Raising*, vii -1.

⁵⁹ Malatji, *Financial Literacy*, 1-2.

⁶⁰ Malatji, *Financial Literacy*, 2.

⁶¹ Malatji, *Financial Literacy*, 3.

financial future is “investing in oneself” to acquire the knowledge and insight to be financially literate. This is relevant to the model of implementation in that the ministry model will provide the knowledge and insight to be financially literate.

Malatji’s book outlines a financial literacy model that provides lessons on core topics such as financial planning, saving, investing, budgeting, giving and financial statements. For example, he suggests that the skills of saving, investing, and making one’s money grow for one’s future financial needs and of protecting one’s income are the basis for proper financial planning.⁶² This means that creating a financial plan helps one to set long and short-term financial goals, which is an essential step in plotting out one’s financial future and tracking progress to meeting goals. Concerning saving, Malatji’s lesson asserts making a commitment to put aside about 10% of one’s monthly income for a certain period of time. Saving is about being disciplined and making sure that one’s money grows, and in growing that it grows faster than inflation. Malatji urges one to develop a budget because it is a disciplined way of spending, encourages one to live within their means, and makes provision for giving, regardless of how much or how little money one has.⁶³ Malatji’s provides lessons on reading and interpreting financial statements. This is very important for church leaders who are making financial decisions on behalf of the church because leaders need to be able to put the information contained in financial statements in proper context and determine (through analyzation) whether the church is financially healthy. Also, those within a church preparing financial statements must know their audience. For instance, preparing financial statements to turn into the

⁶² Malatji, *Financial Literacy*, 34-37.

⁶³ Malatji, *Financial Literacy*, 37-42.

church's financial institution would be much more detailed than the statements one would prepare for the church membership. Reading and interpreting financial statements are part of the ministry project.

Cary Siegel begins his book *“Why Didn't They Teach Me This in School”* by noting that although he was fortunate to attend an exceptional high school, college and business school, none of these schools provided him with even a cursory understanding of personal money management. Siegel opines high schools and colleges do not make personal money management courses mandatory even though being able to manage finances is essential to the long-term success of anyone entering any occupation and to managing one's everyday life.⁶⁴ As observed, most people, and in particular the church of implementation, were not taught basic financial principles and money management in academia and wrestle with not having sufficient knowledge concerning finances. This is an essential reason why financial literacy should be taught in our churches today.

Siegel provides a model for making good, sound financial decisions that includes eight important lessons focusing on ninety-nine money management principles relating to life in general, budgeting and saving, spending, debt and credit card, investing, housing, insurance, and financial tips. For example, one life principle suggests spending at least one hour each week learning about finances.⁶⁵ This equates to a lot of time over a few years: fifty-two hours one's first year, two hundred and sixty hours over five years, and

⁶⁴ Cary Siegel, *Why Didn't They Teach Me This in School*, xi.

⁶⁵ Siegel, *Why Didn't They Teach Me This in School*, 3.

five hundred and twenty hours over ten years. A person who puts in sufficient time and energy will have earned and saved tens of thousands of dollars through their learning.⁶⁶

Being financially responsible, as identified in the debt and credit lesson, includes using credit wisely while minimizing one's level of debt. The author explains terms such as credit ratings and FICO scores, getting out of debt and saying no to credit cards.⁶⁷

Credit card debt, referred by DeForest Soaries as the “plastic shackles,” is a major source of financial hardship for many Christians.⁶⁸ For instance, absent financial literacy education, one could incorrectly view credit cards as free money because the user can purchase items without using cash and without feeling any immediate consequence. However, credit cards generally have high interest rates that can cause the balance to increase until even the minimum monthly payment becomes unaffordable, causing financial hardship. The seemingly free money ends up not being free after all.

Alexa Von Tobel engages in the issue of financial illiteracy in her book *Financially Fearless*. Tobel describes financial literacy as a “fundamental human right.”⁶⁹ Tobel opined, “I had a top-notch education and graduated having been taught diddly-squat about managing my money...Most high schools and colleges and grad schools across the country do not teach you *anything* about [money].”⁷⁰ As previously noted, this is identifiable for many members within the ministry context. Therefore, it

⁶⁶ Siegel, *Why Didn't They Teach Me This in School*, 14.

⁶⁷ Siegel, *Why Didn't They Teach Me This in School*, 89, 91.

⁶⁸ DeForest B. Soaries Jr., *Say Yes to No Debt: Twelve Steps to Financial Freedom* (Grand Rapids, MI: Zondervan, 2015), 17.

⁶⁹ Alexa Von Tobel, *Financially Fearless* (New York, NY: Crown Business, 2013), 5.

⁷⁰ Tobel, *Financially Fearless*, 4.

makes sense for the church to help its members become more knowledgeable about finances and navigate its complexities.

Tobel's book describes a financial literacy model designed to "give *everyone* the information and tools to take control of [their] financial futures, so [people] can finally stop feeling so alone and anxious about money."⁷¹ Agreeably, Tobel stresses the need for one to be open and honest about one's money.⁷² Other authors (although primarily in ministry practice) share similar thoughts. For example, Charles Lane maintains Jesus talks about money a lot; therefore, we should commit ourselves to honest talk about money.⁷³ Lane adds that too many pastors [he knows] are afraid to talk about money because some people complain about *always* hearing about money; therefore, "many pastors react to this complaint by never talking about money."⁷⁴ Likewise, Maren Tirabassi says people need to talk about money in the context of the church; and, some pastors claim that it is hard enough to talk about money once a year.⁷⁵ Furthermore, Willimon adds more to the conversation by stating that money matters are ambiguous.⁷⁶ Catherine Cowley writes that money is one of the most nebulous concepts in economic activity.⁷⁷ This means that in order to address financial illiteracy and help address the

⁷¹ Tobel, *Financially Fearless*, 5.

⁷² Tobel, *Financially Fearless*, 7.

⁷³ Charles R. Lane, "A Daring Rescue: Reclaiming Stewardship from 'Paying the Bills,'" *The Living Pulpit* 15, no. 3 (July-September 2006): 10.

⁷⁴ Lane, "A Daring Rescue," 10.

⁷⁵ Maren C. Tirabassi, "Dragged into Stewardship," *The Living Pulpit* 15, no. 3 (July-September 2006): 17.

⁷⁶ Willimon, "Money and Possessions," 196.

⁷⁷ Catherine Cowley, *The Value of Money* (New York, NY: T and T Clark, 2006), 92.

financial pressures felt by many people, the church has to provide a safe space and encourage people to be open and honest about money. This will show that people are not alone and that “there is strength in talking openly and honestly about money.”⁷⁸

Tobel’s model is a three-step process. To summarize, the first step helps one to understand where one is currently, financially and psychologically, by diving into one’s money mind-set and helping one come to grips with one’s net worth and money behaviors and beliefs. The second step introduces a financial managing principle called the fifty-twenty-thirty budgeting rule. This rule refers to the percentage breakdown of how one’s income should be utilized. Specifically, Tobel’s model recommends 50% of one’s income should go to essential things (i.e., rent/mortgage, transportation, food, and utilities), 20% should go to the future (i.e., emergency savings, retirement, debt repayment and savings for a home), and 30% should be spent on the things that bring happiness to one’s life. Tobel emphasizes that budgeting is essential because half of Americans do not have a budget and 22% do not have a clear picture of their spending.⁷⁹ According to the American Payroll Association, more than two thirds of Americans are living paycheck to paycheck.⁸⁰ That means that more than six of every ten people are struggling to pay their monthly bills. Furthermore, three in ten Americans make more than \$100,000 a year and still live paycheck to paycheck.⁸¹ The project of implementation will help people get control of their finances and stop living paycheck to

⁷⁸ Tobel, *Financially Fearless*, 7.

⁷⁹ Tobel, *Financially Fearless*, 73.

⁸⁰ Jim Forsyth, “More Than Two-Thirds in U.S. Live Paycheck to Paycheck—Survey,” Reuters, September 19, 2012.

⁸¹ Joseph Pisani, “More Upper-Income Workers Living Paycheck to Paycheck,” CNBC.com, September 16, 2009.

paycheck. The third step walks one through the measures needed to protect oneself and survive any financial crisis. Tobel includes lessons on earning, spending and saving.

Stephen Church sheds additional light on the money issue in his book *Fat Wallet: Fast Guide to Money*. Church, like many other authors, acknowledges his lack of understanding concerning money matters. He writes, “When I was younger and I heard financial lingo my confusion would roll in like a fog and my eyes glaze over; we might as well have been speaking Mandarin, Russian or French. Often I’d nod my head in agreement just to avoid the embarrassment.”⁸² Again, this shows that many people are not taught basic financial principles and money management in academia settings. Church asserts that one’s behaviors, beliefs, and relationship with money starts in one’s twenties, when one begins to pay their own bills and to support oneself. According to Church, the ambiguity about money centers on how to earn more, buy more or improve one’s lifestyle. For others, money worries revolves around how to get out of debt, pay off a student loan, save enough or provide for the needs for one’s family.⁸³

Church’s book includes a lexicon where one can quickly look up key words that one may hear or want to understand, and a text that covers key financial concepts, such as banking, investing, bonds, stock, and financial planning. Church also includes an intriguing lesson on debt. Agreeably, “A large part of the American life revolves around debt. The culture embraces the idea that a person’s happiness or success is directly tied to their material possessions.”⁸⁴ Unfortunately, “those buying into this idea often acquire

⁸² Stephen Church, *Fat Wallet: Fast Guide to Money* (Martinborough, New Zealand: Stephen Church, 2016), 5.

⁸³ Church, *Fat Wallet*, 5.

⁸⁴ Church, *Fat Wallet*, 83.

their whole lifestyles by going into debt.”⁸⁵ By observation and discussion with the members of the context of implementation, this is true. It is important for the ministry context to understand that consumer debt means purchasing on credit or using loans to acquire consumer goods, oftentimes resulting in debt accumulation. For the potential entrepreneur, Church also discusses business investment opportunities (i.e., how to start a business). Anthony Pinn acknowledges that churches in various denominations provide start-up funds for small businesses, using church resources such as credit unions and funds raised through the tithing of members.⁸⁶

Entrepreneur Robert T. Kiyosaki book *Rich Dad Poor Dad* states, “Money is not taught in schools. Schools focus on scholastic and professional skills, but not on financial skills.”⁸⁷ The main reason people struggle financially is because “most people went to school and never learned how money works. Money is one form of power, but what is more powerful is financial education.”⁸⁸ Moreover, Kiyosaki theorizes, “Many financial problems are caused by trying to keep up with the Joneses.”⁸⁹ Paul Pilzer laments, “The misunderstanding of money and its function in society lies at the root of many of our economic and social problems.”⁹⁰ In this era of social media and reality television, one can be easily pulled into making comparisons. The ministry project will

⁸⁵ Church, *Fat Wallet*, 84.

⁸⁶ Anthony B. Pinn, “Of God, Money, and Earth: The Black Church on Economics and Environmental Racism,” *The Journal of Religious Thought* 56-57, no. 1-2 (Spring-Fall 2000-2001): 47.

⁸⁷ Kiyosaki, *Rich Dad Poor Dad*, 3.

⁸⁸ Kiyosaki, *Rich Dad Poor Dad*, 9.

⁸⁹ Kiyosaki, *Rich Dad Poor Dad*, 77.

⁹⁰ Paul Zane Pilzer, *God Wants You to Be Rich* (New York, NY: ZCI, 1995), 169.

instruct on developing attainable financial goals; therefore, one should be comparing oneself to those goals instead of to the Joneses or society's definition of success.

Having two dads, one rich and one poor, Kiyosaki outlines a financial model consisting of six money management lessons that he learned from his rich dad. For instance, Kiyosaki's first lesson, "The rich don't work for money," stresses that the rich work to educate themselves financially and the things they learn are used to make money repeatedly.⁹¹ Kiyosaki's second lesson focuses on "Why teach financial literacy?"⁹² Kiyosaki believes that financial literacy starts with having some knowledge of financial concepts, such as knowing the difference between an asset and a liability. As defined by Kiyosaki, an asset puts money in your pocket and a liability takes money out of your pocket.⁹³ The overall lesson here is that wealth comes from acquiring enough assets that produce enough income so that all of your expenses are covered and there is enough left over to invest in more assets. In addition, a financially literate person will continue to build and keep their assets strong, investing as much of it as possible in real assets (such as real estate, stocks and bonds).⁹⁴ Lesson six, "Work to learn, don't work for money," educates on the management skills needed for financial freedom and success. These skills include management of cash flow, systems and people.⁹⁵ Kiyosaki's final lesson points

⁹¹ Kiyosaki, *Rich Dad Poor Dad*, 9-11.

⁹² Kiyosaki, *Rich Dad Poor Dad*, 57.

⁹³ Kiyosaki, *Rich Dad Poor Dad*, 64.

⁹⁴ Kiyosaki, *Rich Dad Poor Dad*, 101-103.

⁹⁵ Kiyosaki, *Rich Dad Poor Dad*, 153-168.

out one exceptional characteristic and secret to most great wealthy families, which are they give lots of money away.⁹⁶ People who receive are also people who give.⁹⁷

Although in general Kiyosaki's model has sound principles, at times it appears Kiyosaki's tone was insulting towards people. For example, chapter six gave the notion that those who choose to be employed (by corporations) are mindless "little hamsters."⁹⁸ Applying this reasoning, many millionaires across the world could be viewed as hamsters, which seem absurd and insulting. Furthermore, he opined a "job is an acronym for "just over broke," citing most workers live within their means and pay the bills, which results in *never* getting ahead.⁹⁹ Everyone should endeavor to live financially responsible, to work hard, and learn as much as possible at their place of employment because it can transform their knowledge and understanding of the world and conceivably develop into approaches of starting their own business and being self-employed.

Conclusion

This theoretical examination shows two similarities in the models analyzed. One similarity is many of the authors note they did not acquire a working knowledge of financial literacy concepts and money management skills in academia. This is identifiable today, especially in the church of implementation. Many Christians stumble through life with no plan for their money, asking God to bless their careless financial blunders. Although countless Christians are motivated to get their finances in order, they

⁹⁶ Kiyosaki, *Rich Dad Poor Dad*, 170.

⁹⁷ Stan J. Tharp, *Teach Them to Give* (San Bernardino, CA: Tharp, 2014), 44.

⁹⁸ Kiyosaki, *Rich Dad Poor Dad*, 161.

⁹⁹ Kiyosaki, *Rich Dad Poor Dad*, 160-161.

do not know how to do it nor do they understand financial concepts. This demonstrates relevance in teaching financial literacy. Another similarity is all of the models show money management steps or principles relating to debt reduction, budgeting, savings, investing, and giving. If Christians want to be prosperous and have control over their finances, it is important to adhere to these sound money management steps and principles.

While the resources in this examination present a comprehensive overview of financial models, the researcher has determined that the theoretical model that best suits the ministry context problem and will be used for data testing in the church of implementation is Ramsey's model in *Complete Guide to Money*. Specifically, this model provides a comprehensive financial program about how money works in the world. While many biblically based books in this study did not dive into an extensive discussion on the intricacies of financial concepts, Ramsey's model presents a thorough guide that covers the practical details of the various financial literacy concepts. In addition, Ramsey spends time sharing what the Bible says about the various topics. Understanding financial concepts is vital to effective money management and stewardship practices. Furthermore, Ramsey uses a helpful eight-step process to give an overall picture on money management that includes expense tracking, investment, budgeting, banking and taxes, which will be extremely useful for the church of implementation.

Places of worship should not just be offering prayers for the improvement of their members' finances. Rather, they should be giving help in the form of financial programs and workshops. Churches that have programs that teach biblically based financial

principles and effective money management practices are necessary, especially for Christians who are seeking some financial stability. The resources identified in this examination presents hope in the premise that Christians can succeed in being financially literate, and in exhibiting good stewardship and money management practices.

CHAPTER SIX

PROJECT ANALYSIS

In this chapter the results of the project analysis are presented. The data were collected and then analyzed in exploring the hypothesis that if church members are educated in financial literacy, there will be an impact on their livelihoods, making it possible for better financial decision making for a better future. The hypothesis was birthed from the problem identified in the ministry context, which revealed many Christians are unfamiliar with basic financial literacy concepts, are facing personal financial management struggles and are poor stewards of resources. Furthermore, many Christians deal frequently with credit cards, yet only a minority of Christians possesses basic financial knowledge relating to debt and interest rates. For instance, scores of Christians do not understand that they cannot eliminate credit card debt by paying a minimum amount equivalent to the interest payments. Also many Christians are faced with the dilemma of having to decide whether to give to the church or to pay debts, both of which Christians should do. The identified problems can be addressed by providing members with the knowledge and skills to become financially literate. As discussed later, this study will show that the hypothesis was on target with regard to the data collected.

The steps toward the solution was conducted in a number of ways. The researcher worked with the pastor and the context associates to develop a financial

literacy workshop and targeted educational training focusing on stewardship. The steps also included preaching a sermon with the focus on transforming the way Christians view and handle resources. The context was informed about the project by the researcher and the pastor from the pulpit.

This chapter is divided into five sections alphabetically organized. Section A, entitled “The Researcher’s Role,” will provide an overview about the researcher and the researcher’s tasks in the study. Section B, entitled “Methodology,” describes the approach used to gather the data. Section C, entitled “Implementation,” provides details on each implementation event. Section D, entitled “Summary of Results and Observations,” gives a summary of the data results and observations gathered from each implementation event followed by a dialogue on whether the hypothesis was supported. Section E, entitled “Reflections and Conclusion,” provides reflections on learnings, what is valuable for future work, and what the researcher would do differently and how followed by closing thoughts.

The Researcher’s Role

Leading the study is a married African American female with a middle class socioeconomic status. The researcher has over thirty years of professional auditing and accounting experience and holds five active professional certifications. These certifications include Certified Public Accountant, Certified Fraud Examiner, Certified in Financial Forensic, Certified Internal Controls Auditor, and Chartered Global Management Accountant. In addition to the researcher’s extensive professional experience and spiritual development within the ministry context, she also has a Master

of Divinity degree. Her seminary training provided a strong testimony and some important lessons learned that aided in addressing the challenges of financial illiteracy within the ministry context. God afforded the researcher opportunities to give biblically based money management training and seminars, as well as provide one-on-one consultations with individuals needing financial guidance.

To perform the study, it needed to be evaluated and permission needed to be granted. The doctoral studies program requires that candidates pass candidacy review, where after careful review of the supporting documentation and discussion with each candidate (as needed) faculty mentors and advisors decide whether to grant the candidate permission to perform the study. The supporting documentation included an abstract, a proposal, a biblical foundation paper providing Old Testament and New Testament paradigms for the ministry, a historical foundation paper using a historical movement or era that provides understanding into what it may take to achieve the ministry goal, a theological foundation paper presenting an underpinning for a theological theme for the ministry, a theoretical foundation paper providing theories and models for ministry which have been developed by sources outside the Bible, and an integration paper discussing how each of the foundational papers impacted the project being designed. Altogether, this supporting documentation helped to form the approach of the study. The faculty mentors and advisors provided their recommendations and granted unconditional candidacy for this study.

The study was conducted at the ministry context, Mt. Pleasant Baptist Church in Alexandria, Virginia. The context consists of a predominately middle-class African American congregation. At the contextual level, the pastor of the church gave approval

of the study prior to model implementation. The pastor, being aware of the low financial literacy within the congregation, granted permission and his full support after being informed of the details concerning the implementation events and the scheduling of the events on the church's calendar. The researcher also agreed to report the study's findings. In addition, the pastor was familiar with the requirements of a doctoral program because the pastor also received a Doctor of Ministry from an accredited university.

Methodology

This specific study used a quantitative methodology. Quantitative research has certain features. According to John W. Creswell in *Research Design: Qualitative, Quantitative, and Mixed Method Approaches*, quantitative research is an approach for testing objective theories by examining the relationship among variables, which in turn can be measured so that numbered data can be analyzed using statistical procedures.¹ It is used to quantify attitudes, opinions, behaviors and other defined variables.

Quantitative research utilizes measurable data to formulate facts, and its data collection methods are structured.

There are several quantitative research designs that can be applied to a study. One design is the experimental method. The basic intent of an experimental method is to test the impact of a treatment on an outcome.² The experimental method is an appropriate strategy to use in the study because it seeks to determine if a specific treatment influences a particular attitude, opinion or behavior change. The experimental

¹ John W. Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (Thousand Oaks, CA: SAGE Publications, 2014), 4.

² Creswell, *Research Design*, 13, 156.

method has four key components that are generally considered sufficient, including participants, procedures, materials and measures.³ As it relates to this study, these components are briefly discussed below.

Participants

Participants for this study included those who held membership in the ministry context or were invited by another participant who held membership. Persons were recruited by telephone, by a flyer and through church announcements (see Appendix A for a copy of the flyer and church announcement). Participants from all age groups were welcomed, and parents were encouraged to bring their children.

The demographics captured for each participant were age, sex and marital status. Due to the sensitive nature of one's financial healthiness, the study established an expectation of anonymity in order to give participants confidence to take part freely without experiencing feelings of embarrassment or judgment.

Procedures

In terms of procedures used in the study, the researcher developed a financial literacy workshop, consisting of six consecutive training sessions occurring over the course of six weeks. Each training session included in-class activities, exercises and examples to increase participant involvement and active participation, and enhance learning. The researcher performed the following steps at each session: 1) opened with prayer, 2) provided a brief discussion on the objectives of the workshop, 3) provided a

³ Creswell, *Research Design*, 167.

brief review of the previous week's session (this step was not done on the first session), 4) reviewed the agenda, 5) gave the participants a pretest, 6) conducted the training, and 7) gave the participants a posttest. Due to the sensitive nature of money, the pretests and posttests were confidential and did not disclose the name of the participant taking the test.

The researcher conducted a financial literacy introductory session during the ministry context's church wide institute. This session was a "sneak preview" for the upcoming financial literacy workshop. Discussion items included defining financial literacy, discussing why financial literacy is important, identifying the benefits for financial literacy education, and identifying key financial concepts. Attendees had the opportunity to talk in a non-threatening way, allowing them to share their unique needs. This provided insight for designing a workshop that covered topics that addressed the specific needs of the ministry context. Based on the information gathered from this session, the researcher's theoretical foundation work and input from the contextual associates, a determination was made on the financial literacy topics to be presented during the workshop. These topics included establishing financial goals, budgeting, credit and debt, giving, savings, investing and managing risks and their related counterparts (see Appendix B for the Schedule of Classes and Topics/Concepts). The topics were supported by a biblical principle and were intended to increase knowledge and understanding of financial matters.

Since stewardship is an important component of financial literacy, the researcher conducted two stewardship training classes as well. It is important that Christians be grounded in how God wants them to manage the resources God has entrusted to them. Individuals who have some training on these important life aspects are much more likely

to effectively use and handle money. The researcher ended the study by preaching a sermon.

Materials

The financial literacy workshop materials used in the study were carefully developed by the researcher and included PowerPoint handouts, in-class exercises and examples, pretests, and posttests. These materials were distributed at each training session. Each PowerPoint handout consisted of thirty-one pages. The purpose of the handouts was to help guide the participants through the lecture material and provide the information they were expected to know. The handouts also summarized the key points. The various examples and exercises were designed to reinforce and contextualize learning. Each pretest and posttest specifically related to the concepts being taught during that session. The researcher also developed a workshop evaluation questionnaire to be completed at the conclusion of the workshop.

In addition to the workshop materials noted above, the researcher developed the handouts used for the two stewardship training sessions. Again, these handouts summarized key points and gave the participants something to take away from the presentation, to refer to later.

Measures

During an experiment, the researcher “makes observations or obtains measures using instruments at a pretest or posttest (or both) stage of the procedures.”⁴ The basic

⁴ Creswell, *Research Design*, 170.

premise behind the pretest and posttest design rests on obtaining a pretest measure of interest. The pretest measure of interest tested the knowledge and skill level of a participant prior to administering the treatment followed by a posttest on the same measure after treatment occurs. To determine if there was evidence of knowledge gained for each participant who took both the pretest and the posttest, the context associates graded the pretest and posttest, and the researcher examined any evidence of a changed in scores for each participant. It is important to note that some participants chose not to take part in the pretests and posttests due to their inability to take both tests, resulting from their late arrival to or early departure from a particular workshop session.

In quantitative research, there are internal threats to validity that may raise questions concerning the researcher's ability to conclude that the treatment affects an outcome.⁵ For example, instrumentation is considered a type of internal validity threat and is caused when "the instrument changes between a pretest and posttest, thus impacting the scores on the outcome."⁶ The researcher minimized this threat by using "the same instrument for the pretest and posttest measures."⁷

In terms of measuring success, for purposes of this study, success is defined as arriving at a determination as to whether the participant demonstrated knowledge gained and or a better understanding of the financial literacy concepts and whether the training impacted the participant's behavior, opinion or attitude concerning money. Data from the collection methods (pretests, posttests and evaluation questionnaires), after examination,

⁵ Creswell, *Research Design*, 174.

⁶ Creswell, *Research Design*, 175.

⁷ Creswell, *Research Design*, 175.

would measure if this definition of success occurred. To be precise, to determine if there is evidence of knowledge gained or a better understanding of the financial topic, for each participant who took both the pretest and posttest, the researcher compared the change (if any) in the pretest and posttest scores. To determine whether the training impacted the participant's behavior, opinion or attitude concerning money, the researcher examined the responses to the workshop evaluation questionnaire concerning how the participant hoped to change his or her behavior as a result of the training.

Data Analysis and Interpretation

The process of data analysis involves presenting “information about the steps involved in analyzing the data.”⁸ Data was collected by means of seven pretests and posttests and a workshop evaluation questionnaire. The analysis involves arriving at a determination as to whether the hypothesis was supported.

The “final step in the data analysis is to present the results in tables or figures and interpret the results.”⁹ Making an interpretation in quantitative research in the final step of analysis seeks to draw conclusions from the results. This interpretation involves reporting “how the results answered the research question or hypothesis” and discussing “the implications of the results for practice or for future research on the topic.”¹⁰ Using the support of the data collected, analyzed and interpreted, the study will present major findings and conclusions.

⁸ Creswell, *Research Design*, 162.

⁹ Creswell, *Research Design*, 163.

¹⁰ Creswell, *Research Design*, 163-165.

Implementation

The study's implementation events consisted of a financial literacy workshop, including a workshop evaluation questionnaire, two training sessions on stewardship and a sermon. In the following space, details on each implementation event will be presented.

Financial Literacy Workshop

The financial literacy workshop included six consecutive training sessions, as previously noted. The training sessions commenced on February 18, 2017 and concluded on March 25, 2017. Each session lasted two hours, from 10 a.m. until 12 p.m., with a ten minute break occurring after the first hour. The contextual associates helped to determine the timing for the workshop. The researcher utilized a projector and easel, and the tables and chairs were arranged in a classroom style to maximize visibility. In order to provide incentive for attendance, each workshop included food and beverage and a giveaway consisting of a \$25.00 VISA gift card, provided by the researcher.

An anonymous pretest and posttest was given at each training session. Each test consisted of seven questions related to the discussion areas of a particular session. For purposes of this study, a score below seventy-one was considered failing (i.e., not understanding the areas of focus) and a score of seventy-one or above was considered passing (i.e., understanding or having some knowledge of the areas of focus (see Appendix C for the pretests/posttests). The test scale is shown in Figure 1 below.

Figure 1. Test scale

Number of Correct Answers	Score
1	14
2	28
3	42
4	57
5	71
6	85
7	100

Each session comprised attendees and participants. Attendees represent the total number of individuals who attended a session. Participants represent the total number of individuals who participated in both the pretests and posttests (see Figure 2 below). For purposes of this study, data results focused only on the participants. Observations included both the attendees and the participants.

Figure 2. Attendees and participants

Training Session	Total Attendees	Total Participants
1	32	18
2	26	19
3	30	22
4	24	16
5	28	21
6	29	19

Financial Literacy Workshop Evaluation Form

Implementation also included a workshop evaluation questionnaire. The final session elicited feedback from those who attended and participated in the workshop. The purpose of the questionnaire was to solicit feedback on individuals' overall experience and to evaluate the effectiveness of the instructors and session topics. Persons were

asked to indicate their level of agreement with the statements on the form. The levels of agreement choices included strongly agree, agree, neutral, disagree, or strongly disagree. The questionnaire asked whether 1) the training objectives were clearly defined, 2) participation and interaction were encouraged, 3) the topics covered were relevant, 4) the materials distributed were helpful, 5) the instructors were knowledgeable about the training topics, and 6) the training objectives were met. Persons were asked how many training sessions they attended and whether the training had an impact on their life. They were asked how they hoped to change their behavior as a result of the workshop. In addition, persons were asked to identify what they liked most about the training and what aspects of the training could be improved (see Appendix D for the Financial Literacy Workshop Evaluation Form).

Stewardship Training Sessions

In addition to the financial literacy workshop and evaluation questionnaire, implementation included two training sessions on the topic of stewardship. Stewardship is a component of financial literacy and includes the wise use of possessions. As noted in the foundational research work, stewardship and the essence of its meaning are quite foreign to the practices of the church. The purpose of these stewardship sessions were to bring awareness to Christians' belief that if God owns everything, then Christians affirm their agreement with God that they are responsible stewards of the resources God has entrusted to them. The trainings started on time and lasted one hour.

Sermon

Implementation concluded with the preaching of a sermon. The Bible has a lot to say about finances and stewardship. The model research showed that there are 2,350 passages in the Bible dealing with money and material possessions, which is more than on any other subject. However, it is the least talked-about subject in the church. “In our culture, we tend to be very sensitive about everything connected with money.”¹¹ Since the model included many biblically based principles, it seemed fitting to end implementation with a sermon of encouragement focused on points related to the benefits of giving, acting upon faith, and stewardship.

Summary of Results, Observations and Learnings

This section provides a review of the data results and observations that were learned from each implementation event. The implementation events will be examined in chronological order, starting with the financial literacy workshop and followed by the evaluation questionnaire, stewardship training sessions and sermon. This section will conclude by addressing the ways in which the hypothesis was supported.

Financial Literacy Workshop: Summary of Demographic Results and Observations

The researcher captured age, gender and marital demographics of the participants for each session, except for session three. For session three, the researcher inadvertently neglected to include these demographics on the pretests and posttests.

¹¹ Richard E. Rusbuldt, *A Workbook on Biblical Stewardship* (Cambridge, UK: Wm. B Eerdmans Publishing Co., 1994), 5.

Based on the data collected, the majority of the participants for each session were fifty-one years old and over (see Figure 3 below). There were no participants below the age of twenty, which shows there is an opportunity for the church to reach teens and young adults. Based on the study's research, the most important and formative years of developing good financial practice is considered to be in one's teens and early adulthood.

Figure 3. Age demographic

Workshop Session	Age Ranges of Participants					Total Participants
	20-30	31-40	41-50	51 and Over	No Answer*	
1	3	1	1	13 (72%)		18
2	2	0	2	13 (68%)	3	19
3	**	**	**	**		22
4	1	1	2	12 (75%)		16
5	1	0	2	13 (62%)		21
6	1	0	1	16 (84%)	1	19

*Represents those who did not give their age.

** Data was not captured.

Concerning the gender of the participants, the data showed that more than half of the participants for each session were females, ranging from 63% to 75% (see Figure 4 below).

Figure 4. Gender demographic

Worship Session	Males	Females	No Answer*	Total Participants
1	4	14 (71%)		18
2	4	12 (63%)	3	19
3	**	**	**	22
4	4	12(75%)		16
5	3	15 (71%)	3	21
6	4	13 (68%)	2	19

*Represents those who did not give their gender.

** Data was not captured.

Concerning the marital status of the participants, there were marginal differences between participants who were single (including divorced or widowed) versus married.

In each session, with the exception of session five, more married participants were present (see Figure 5 below).

Figure 5. Marital status demographic

Workshop Session	Single	Married	No Answer*	Total Participants
1	8	10		18
2	7	9	3	19
3	**	**	**	22
4	7	9		16
5	11	10	5	21
6	7	10	2	19

*Represents those who did not give their marital status.

** Data was not captured.

Although the researcher did not capture race demographics, the researcher observed that the sessions consisted of mostly African Americans, with one Caucasian and two Hispanic exceptions. In addition, each session included deaf participants and one interpreter.

Financial Literacy Workshop: Summary of Results and Observations

Overall, attendees and participants actively attended the six training sessions with curiosity and actively joined in the group work and exercises. Reactions to the financial literacy topics presented during the entire workshop were extraordinary, and everyone appeared motivated and attentive. Overwhelmingly, the comments and responses from the attendees and participants were extremely positive and very appreciative that the workshop was “free.” Two of the four context associates attended six sessions and one attended five sessions. Due to scheduling conflicts, one context associate was not able to attend the workshop sessions.

The first training session was held on February 18, 2017. This session started with an introduction to money matters and financial literacy. Since black Christians generally are unaware of God's principles for effective money management, they are rarely taught that the Bible contains very practical guidance in money matters, and lack the skills and knowledge of financial literacy concepts, this session sought to show that blacks must embrace taking control of their money management and financial freedom by noting blacks have the following:

- higher debt delinquencies,
- comparatively lower savings,
- a lower homeowner rate,
- a greater incidence of home foreclosure, predatory lending practices and higher cost auto and or consumer loans, and
- more than half will fail a basic financial quiz.

This session tried to demonstrate that being financially illiterate makes it tough for one to effectively participate and prosper in today's economic system. This session also sought to show that the Bible contains very practical instructions concerning money matters.

Wrapping up the session was a productive discussion on net worth, including what net worth means, why it is important and how it is calculated. The researcher shared experiences, and opportunities were given to ask questions. This session included eighteen participants who took the pretest and posttest. Based on the pretest scores, eight (44%) of the participants passed the pretest. After the training, the posttest scores showed that fourteen of the eighteen individuals (78%) passed the posttest.

The study held the second financial literacy training session on February 25, 2017. The topics of discussion focused on financial goals, budgeting, spending, earnings, and managing joint accounts. This session sought to show that one must make financial plans that are achievable in order to reach their financial future. The session also tried to demonstrate that adherence to a well-defined budget will help one achieve financial freedom, lead to debt elimination and help one prioritize spending and manage money—no matter how much or how little one has. Several things stood out for the participants. For example, the researcher observed the participants collective agreement with the fact that oftentimes Christians chose their “prodigal status” because of greed, impatience, and entitlement, noting we buy things we cannot afford, do just about anything to get stuff we do not need, spend money we do not have and pay enormous fees and interest charges with high interest rate credit cards. Also, many participants viewed budgeting as something you go on like an unpleasant diet, rather than viewing it as a tool that helps you have more knowledge about how your money is spent so you can be more purposeful about how you use it, making it possible to have more money for what matters most. Based on observation and the energy in the room, it appeared everyone was very attentive and many asked questions. Some even shared personal stories about their struggles in the subject areas. For this session, nineteen individuals participated in both the pretest and posttest. Analysis of the pretest scores revealed three (16%) of the nineteen passed. This was the lowest passing rate of all the workshop sessions, showing very few of the participants had sufficient knowledge in the subject areas. After the training, all nineteen participants (100%) passed the posttest.

A session on FICO (i.e., Fair Isaac Corporation) and credit scores, credit cards, predatory lending, interest rates, debt and becoming debt free kicked off the third training session on March 4, 2017. The researcher began the study with a detailed discussion on credit scores, credit bureaus, credit reports, credit limits and FICO scores. The researcher followed with a discussion on “the truth about credit cards and interest rates.” Here is where a host of participants became transparent about their money management challenges and about their lack of understanding in these financial concepts. Some commented that financial literacy is one of the biggest challenges Christians face. Throughout this session, the researcher observed many “oohs, aahs” and “I sees” from the audience, particularly during the class exercises. The participants were so engaged in the learning that the break was not taken until fifteen minutes after its scheduled time. No one was in a rush to leave. After the session ended, people hung around for a chance to have a one-on-one discussion with the researcher concerning their own specific challenges with credit cards and debt. There were twenty-two participants who took the pretest and posttest. Of the twenty-two participants, fifteen (68%) scored passing grades. Relating to the posttests, twenty (91%) of the twenty-two participants passed the posttest.

The study held the fourth financial literacy training session on March 11, 2017. The topic of discussion centered on giving and included topics such as principles of giving, attitudes in giving, amount to give, places to give, tithes and offerings, tithes and debt, and stewardship. This session sought to show that giving is an essential part of one’s personal financial decision-making process and a critical component of any healthy Christian’s finances. This session demonstrated that in order for giving to be effective, it must be done with the right attitude, the right spirit, and in conjunction with saving, hard

work, and smart money management. The researcher reminded participants that giving should be part of the budgeting process, as demonstrated in the second training session held on February 25, 2017. Based on the feedback, this session inspired participants to unleash the power of generous giving. There were sixteen participants. Nine (56%) passed the pretest and all sixteen (100%) passed the posttest.

The fifth training session was held on March 18, 2017. The researcher introduced the session topics, covering saving, emergency fund, simple and compound interest, balancing a checkbook, and personal financial statements. To help show the relevance of these concepts, the researcher challenged the participants with the following questions: How well-equipped are you to make saving decisions? Do you possess adequate financial literacy where you are informed about the most important components of saving plans? What would you tell a friend about the difference between simple and compound interest and how they are calculated? Can you explain the consequences of checking account mismanagement? Do you have an understanding of your personal financial situation? The session sought to show several key points, as follows:

1. Saving is an important part of money management and can help you become financially secure.
2. The reality is that most people use credit cards to catch all of life's negative events or emergencies, which increases one's debt.
3. Effectively managing money is important to your economic well-being, and it starts by controlling how funds flow through your account. In today's regulatory environment, a personal financial statement is a required document that is used to give a lender a clear picture of a borrower's financial position.

4. Whether you are paying interest or being paid interest, it is important to fully understand how interest is calculated.

Of the twenty-one participants, eleven (52%) passed the pretest and twenty (95%) passed the posttest. One participant answered all the questions correctly on both the pretest and posttest.

The last and final session of the workshop occurred on March 25, 2017. The topics of discussion were investing and managing risks and included concepts such as mutual funds, Individual Retirement Accounts (IRAs), stocks, bonds, insurance and retirement. Due to the specialized nature of these topics, the researcher engaged an expert in the related fields of study to conduct this session. The expert holds three professional certifications, including Certified Financial Planner (CFP), Chartered Life Underwriter, and Certification in Long-term Care. This session tried to show how to build financial security and how to invest in ways that match one's financial goals, timeline and tolerance for risks. It also sought to demonstrate how to protect one's assets and ability to earn an income. The session received positive feedback and many individuals made appointments with the expert to receive one-on-one consultations. Nineteen participants took the pretest and posttest. Of the nineteen participants, ten (53%) passed the pretest and sixteen (84%) passed the posttest.

In summary, all workshop training sessions showed that learning occurred and knowledge was gained among the participants. This was evidenced by the fact that the percentage rate of participants who received a passing score on the posttests was higher than the percentage rate of participants who received a passing score on the pretests for all the workshop training sessions, as discussed above and shown in Figure 6 below. The

percentage of increases, for individuals scoring higher on the posttest than the pretests, ranged from 25% to 84%. Prior to administering the training, the scoring showed most participants had the greatest difficulty with understanding financial concepts relating to establishing financial goals, budgeting, spending, earnings, and managing money (i.e., having only a pretest passing rate of 16%). Based on the scoring, participants in the study had the least amount of difficulty with financial concepts relating to credit (FICO scores), credit cards, debt and predatory lending practices (i.e., having a pretest passing rate of 68%). In two cases (sessions two and four), all participants passed the posttests, receiving a passing rate of 100%.

Figure 6. Pre-test and post-test passing percentage

Session Number	Topic/Concept	Pretest Passing Rate	Posttest Passing Rate	Percent of Increase
1	Introduction to money, financial literacy and net worth	44%	78%	43%
2	Financial goals, budgeting, spending, earnings, managing money	16%	100%	84%
3	Credit, FICO scores, credit cards, debt, predatory lending	68%	91%	25%
4	Giving, tithes, offering, stewardship	56%	100%	44%
5	Saving, emergency fund, simple and compound interest, checkbook balancing, personal financial statement	52%	95%	45%
6	Investing and managing risks (mutual funds, IRAs, stock, bonds, insurance, retirement	53%	84%	37%

At the end of each session, the researcher gave away a \$25.00 Visa gift card to the participant's whose name was randomly picked from the pool of names. This part of the session was a blast and a great way to have fun because there was nothing more joyful

than delivering the good news to a winner. Giving money away was a great way to get people eager to learn about money. A contextual associate won one of the gift cards.

Workshop Evaluation Questionnaire Results

Twenty-five participants completed the workshop evaluation questionnaire. Based on the responses, all twenty-five participants indicated they “strongly agree” or “agree” that the objectives of the training were clearly defined, participation and interaction were encourage, the topics covered were relevant to them, the materials distributed were helpful, the instructors were knowledgeable about the training topics, and the training objectives were met. In addition, six people indicated attending all six sessions, four people attended five sessions and five people attended four sessions. Also, seven individuals reported attending three sessions. As such, 60% of the people completing the questionnaire attended four or more sessions and close to 90% of those taking the questionnaire reported attending three or more sessions.

In response to the question whether the training had an impact on their life, all respondents replied “yes.” When asked how individuals hope to change their behavior as a result of the training, respondents indicated they were motivated to start (or be more serious about) budgeting, saving and investing, be more aware of spending practices, and do better financial planning and decision making. In addition, three participants reported being motivated to start reconciling their checking account activity. Others were inspired to “take the first step to actually start doing something” while another was moved to “improve financial conversations with their spouse.”

In terms of what participants liked most about the training, data obtained from the questionnaires showed that most people liked the financial literacy topics, enjoyed the handouts, in-class exercises, and examples, the opportunity to ask questions and have questions answered, and the interaction, participation, and sharing of stories to help others. Others indicated they liked all the class had to offer. In response to what aspects of the training could be improved, the recurring responses were the training was excellent, well done, well organized and a blessing, and there is a need for more training, perhaps offering the training once or twice a year. Others recommended having a class for the young people. These responses are a good sign that individuals will participate in financial literacy education in the future, if provided the opportunity (see Appendix E for a summary of the evaluation responses).

In addition to the workshop evaluation form, the researcher received three unsolicited forms of feedback that were delivered via mail. Two communications were letters and one was a card. The gist of this feedback included thanks and gratitude for conducting the financial literacy workshop. One letter states in part, “I loved your presentation...Thank you...In my lifetime, I have made so many “horrible money” mistakes. I have learned from some of them. Perhaps with the knowledge that I gained in your workshop, I will be better prepared in the future.” Another letter states in part:

I attended each of the six sessions and enjoyed everyone...I knew very little at the beginning of each session, but by the end, came away with a wealth of information...The principles that you taught in every session were exactly what I needed. I learned a lot...My only regret is that I did not have this kind of valuable information many years ago when I first started handling my own money. Even so, I was still blessed and received lots of beneficial information that I can use today and certainly in the future.

The card states in part, “Thank you very much for the financial class...I enjoyed it and learned a lot.” These communications show that financial literacy education had a positive influence on individuals. Also, these communications show the need for churches to provide more educational training in order to close the gaps in knowledge and understanding of financial matters. Furthermore, these communications help to support the theory that the financial literacy workshop had an impact on the writers’ lives, making it possible for better financial decision making for a better future (see Appendix F for a copy of these communications).

Stewardship Training Sessions: Summary and Observations

The researcher conducted the first stewardship session on July 13, 2017, and there were fifteen persons in attendance. This session was entitled “What the Bible Says About Stewardship.” The researcher started by emphasizing that any view of money and material possessions starts with the adoption of a stewardship attitude. In emphasizing simple principles and good financial behavior, this session sought to transform the way individuals think about and handle money. This is important because “Changing your life begins with changing your way of thinking.”¹² This session sought to show that the Bible has much to say about our stewardship responsibilities in the area of money and possessions, underscoring “the concept that we don’t “own” anything and that God just lets us “use” things.”¹³ After an in-depth discussion on the principles of stewardship, closing thoughts reiterated the importance of understanding that becoming effective

¹² Millicent Hunter, *How to Survive a Heart Hurt Attack* (Philadelphia, PA: Hunter House Publishers, 2012), 77.

¹³ Jack Hartman, *Trust God for Your Finances* (Manchester, NH: Word Associates, 1983), 34.

stewards enhances one's money management practices, ministry opportunities, family well-being and professional stability. This supported the study in that these benefits make financial education a worthy educational objective for lifelong Christian leadership and service. The attendees provided positive feedback, such as comments that these types of sessions were relevant and encouraged them in how they should live their Christian life. In this session, attendees related to the stewardship principle to "live within one's means." Some attendees who expressed frustration with living paycheck to paycheck and being handicapped with credit card debt were compelled to start budgeting. Attendees also expressed the need to have more similar sessions.

The second stewardship session was conducted on July 20, 2017. Building upon the information discussed in the first stewardship session, the researcher conducted an analysis on a stewardship passage in the Bible. The selected passage for this analysis was the New Testament foundation for the model, coming from Luke 16:1-13. This analysis used the theme "a steward should be faithful with money and in stewardship." It was examined under two main headings: The assertion of the parable and the application of the parable. Concerning the assertion of the parable, the analysis referenced the steward's predicament, plan and prudence and argued that Christians need to understand how money works in the world and know how to use it. It also argued that Christians should be able to make informed judgements and effective decisions regarding the use of money during times of crisis and be judicious in the use of material wealth, rather than squandering it quickly. With regard to the application of the parable, the analysis pointed out five lessons Christians could learn: 1) Plan wisely for your eternal future; 2) Use money in this life to reap rewards in the next life; 3) Recognize that faithfulness with

what you have—not how much you have—is the important thing; 4) Recognize that God will not entrust you with the true riches of the kingdom if you cannot be faithful with the riches of this world; and 5) Remember that how you use money indicates who your true master is—God or mammon. The analysis concluded by exhorting Christians to be faithful now, so that one may be given greater responsibility in the life to come. Again the attendees provided positive feedback, such as comments that they were going to do a better job in their stewardship practices going forward. Attendees publicly talked about how the training encouraged them to embrace fiscal stewardship throughout their daily routines.

Sermon: Summary and Observations

The sermon took place on July 23, 2017 with a sermon entitled “A Good Investment with Good Returns.” The passage chosen for this sermon had its roots in the Old Testament Foundation for the model, First Kings 17:7-16. The points of emphasis included the benefits of giving, tithes and offerings, acting upon faith, and stewardship. The sermon argued that when Elijah encountered a widow who was in the midst of a personal and a national economic crisis, he gave her a series of instructions. When she follows Elijah’s instructions and invests her resources, time and culinary talent in sustaining Elijah, God sustains her in return. The sermon sought to encourage Christians to keep their stewardship commitment of giving their resources and themselves to Christ, emphasizing that the same grace that sustained this widow is still available to sustain Christians as well. The congregation was attentive to the sermon, getting laughter, positive witnessing by expressed “amen,” clapping and standing. The feedback was

extremely positive. At the sermon's conclusion, many spoke in glowing terms about the sermon's presentation (i.e., well organized, passionate and good pace) and content (i.e., relevant, encouraging and very good). It was observed that many of the workshop attendees and participants were present for this sermon. Several of them seized this opportunity to thank the researcher (again) for conducting the workshop, citing that it was an "empowering experience."

Hypothesis Supported

The researcher hypothesized that if church members are educated in financial literacy, there will be an impact on their livelihoods, making it possible for better financial decision making for a better future. First, data derived from the financial literacy workshop training sessions showed that learning occurred and the participants gained knowledge for all sessions. This was evidenced by the fact that the percentage rate of participants who received a passing score on the posttests was higher than the percentage rate of participants who received a passing score on the pretests for all the workshop training sessions, as shown in Figure 6 in the preceding pages. Second, being equipped with a better understanding or increased knowledge of financial literacy concepts, participants' lives were impacted. This was supported by the participants' responses to question eight on the workshop evaluation questionnaire which asked whether the training had an impact on the participant's life. All participants responded that the training impacted their lives. Third, the impact was the result of a change in behavior, attitude or opinion concerning the use of money. For example, as reported above, the participants indicated that they wanted to start (or be more serious about)

budgeting, saving and investing, be more aware of spending practices, and do better financial planning and decision making. In addition, some participants reported being motivated to start reconciling their checking account activity. Others were inspired to “take the first step to actually start doing something” while another was moved to “improve financial conversations with their spouse.” These responses showed that participants were taking to heart the knowledge gained, were willing to change their relationship with their finances and wanted to make changes in their lives going forward, making it possible for better decision making for a better future. Based on the results of the financial literacy workshop data, the hypothesis was supported.

Not only was the hypothesis supported by the data collected from the financial literacy workshop, it was further supported by observations from the stewardship training sessions and the sermon. For example, as reported above, persons who were frustrated living paycheck to paycheck and being in debt were compelled to start budgeting. This shows that individuals are tired of living with just making ends meet and want to start living differently. Attendees commented that the stewardship training was relevant and encouraged them in how they should live their Christian life. Other comments included desires to do a better job in one’s stewardship practices going forward. In addition, attendees publicly talked about how the training encouraged them to embrace fiscal stewardship throughout their daily routines. All of this shows that healthy spending habits and stewardship practices impact one’s financial future, and it begins with awareness.

Reflections and Conclusion

Based on the aforementioned definition of success, this project was successful because the hypothesis was supported. Churches seeking to educate the laity in financial literacy would find this model helpful.

To review, financial literacy is the ability to understand how money works in the world, being able to make informed judgements and effective decisions regarding the use and management of money. It also includes the important element of stewardship. The model of ministry included the implementation of a financial literacy workshop, consisting of six training sessions designed for the purpose of educating the laity in financial literacy. Implementation also involved two training sessions on stewardship using the New Testament biblical foundation. The purpose of these stewardship sessions were to bring awareness to Christians' belief that if God owns everything, then Christians affirm their agreement with God that they are responsible stewards of the resources God has entrusted to them. Using the Old Testament biblical foundation, implementation concluded with a sermon of encouragement focused on points related to the benefits of giving, acting upon faith, and stewardship.

What I Learned

The model led to the evolvment of my theology and led to my learning important lessons about stewardship and its direct relationship to discipleship. Specifically, there are insightful practical and spiritual reasons why the church should be regularly teaching and training its members on biblical financial stewardship. To be precise, money is a major issue in the lives of many people. Many spend countless hours making money,

spending money, worrying about money, fighting over money, and trying to protect money. Numerous Christians are struggling from unmanageable consumer debt, have little or no savings and do not understand basic financial literacy concepts. I learned it is important for pastors and church leaders to preach and teach a biblical perspective on Christians' relationship to money because a person's relationship to his or her material possessions is often a barrier to spiritual growth and development. Indeed, stewardship transforms discipleship.

Additionally, this model taught me through research into theoretical sources as well as experience that our culture is littered with myths about money and its power and influence. For example, society has contributed to Christians confusing their self-worth with their net worth. The church may be the only remaining safe place where money matters and issues can be discussed in non-market terms. Also, this model taught me about the important role of leadership. As leaders within the church, it is imperative that we be ready and prepared to teach, train and encourage others toward a biblical perspective on money and possessions. This model showed me that with intentional teaching on stewardship, which is a component of financial literacy, Christians can be equipped to withstand the pull of the culture and to manage their financial affairs in a God-honoring manner.

This model taught me about the importance of applying the principles of stewardship and pursuing transformation. Specifically, many people are in constant pursuit of money and believe that having more money will fix their financial problems. However, money acts as an amplifier. That is, getting more money will only amplify who you are, both strengths and weaknesses. For example, if you are a generous giver,

more money will make you more generous. If you worry about money, more money will make you worry more. If you are careless with money, it will disappear quickly. If you are wise with money, it stays around and will grow. If you are a poor manager of money and struggle with debt, live paycheck-to-paycheck or overspend on things you do not need, you will continue to be a poor manager of money. Whether you are handling \$200 or \$200,000, your routine way of managing money will be the same. Money only has the ability to amplify what is already in you. I learned that instead of pursuing after money, one should be applying the principles of stewardship and pursuing transformation. Christians should want to be transformed into the stewards that God can entrust with more resources.

Additionally, my research taught me that there are four basic steps to financial freedom and growth. They include the following:

- maximizing income,
- minimizing expenses,
- saving as much as you can, and
- investing those savings so it can multiply.

Furthermore, Christians struggle with a lot of debt and need to be better stewards over their debt. The key to being a better steward over debt is to stop borrowing more, start living on less (or below your means) and begin paying back what is owed. Christians should be faithful stewards in financial matters. If you are faithful with a little money, God will give you more money to manage.

What is Valuable for Future Work?

To be effective, it would be valuable and beneficial to the ministry context and the church as a whole to have ongoing future financial programs specifically tailored to the needs of the church. Based on the results of this study, individuals believe that financial literacy education is very important. Therefore, this is a good indication that they will participate in the educational courses if afforded future opportunities. Churches will benefit from providing these courses in the future because they will be helping their members become savvy in their use of money. Congregants who are better at managing their finances are less likely to wind up with unmanageable debt and financial stress. Financial stress can negatively impact spiritual growth and stifle giving. In addition, individuals who do not have the tools that are needed to be able to make responsible financial decisions will ultimately be poor money managers and stewards, stay in debt, lack savings and retirement, and will not be generous givers, which can affect their lives until they receive the needed financial education.

Reflection on the outcomes of this study revealed the need to be innovative regarding future methods and means for churches to offer financial literacy programs to teens and millennials. To be precise, no teens and very few millennials attended this study's financial literacy workshop and stewardship training sessions. Based on my foundational research, most teenagers are not learning about money management in school. More and more teens borrow money to pay for college; and, as soon as teens turn eighteen, they are easy targets for and fall prey to credit card companies. Also, there are countless millennials who are deep in student loan and credit card debt, have no savings or emergency funds, and cannot pass a basic financial literacy quiz. This needs to

change. Better financial literacy education is needed especially for maturing teens and millennials who are quickly approaching adulthood and financial independence. With such a big task, emphasis needs to shift from a one-size-fits-all education system to one that is attractive and focuses on a person's unique ability to learn. In assessing future ways in which churches can offer financial literacy educational programs, one needs to think out the box. For example, there is a great opportunity to use games in an intentional way to teach teens and millennials financial literacy skills. A game can help support the learning of important and complex content as well as provide context for application of content. For instance, games could include solving a case of investment fraud, building a career in show business, managing a celebrity's credit cards and spending, finding a way to fund your dream of winning a singing competition, or shaping your customers' future as a tax consultant. In this way, the power of wealth and the financial security will rest in the hands of the participants and provide an innovative way to learn how financial literacy concepts impact their daily lives.

What I Would Do Differently and How

When reflecting on what the model taught me in conjunction with the participants' comments from the questionnaire, some changes would be appropriate to improve the model. For example, the model should contact other nearby black churches and ask them to partner on a project to increase financial literacy among their members. Based on the historical foundation research, oftentimes blacks have not been taught and do not have access to learn about finances and to build wealth. Therefore, it is extremely important to include as many blacks as possible into the conversation and education

about money. By promoting financial literacy, black leaders may enable the next generation to use money wisely and avoid financial missteps. Also, efforts to improve financial literacy among blacks can help level the playing field for a group of people that has been economically unequal or disadvantaged for a long time.

In addition to things that would be done differently, the model would offer opportunities for on-line streaming. Doing so is a good idea because the larger the audience is the more chances of reaching those in need of financial literacy education. If given another opportunity, the model would increase the workshop training sessions by thirty minutes in an effort to build in more time for sharing stories. Sharing stories helps to connect with others, emphasizes equality and facilitates greater understanding and application of the financial concepts. Building a solid relationship between and among participants will make the workshop more successful all around. Furthermore, the model would market for more teens and young adults to attend. Developing strong financial literacy skills and learning how to manage money early on help teens and young adults evolve responsibly and face some of life's biggest financial challenges head-on.

Closing Thoughts

In conclusion, financial literacy is having the ability to understand how money works in the world. It requires the set of skills and knowledge that allows one to make effective decisions with financial resources. More specifically, it means one is comfortable with financial concepts like compound and simple interest, financial planning, the mechanics of a credit card, beneficial savings methods, debt, predatory lending practices and credit scores, to name a few. Getting a handle on your finances

means paying back debt, improving your credit score, and knowing you have enough to pay bills each month and stop living paycheck to paycheck. It also means being able to start saving for emergencies and retirement. Without a doubt, financial literacy education programs cannot be dismissed and taken for granted among churches. By educating in financial literacy, church members will be empowered to use money wisely. It is never too early, or too late, to start developing financial literacy, taking control of one's finances, and positioning oneself for financial security.

The model hypothesized that if church members are educated in financial literacy, there will be an impact on their livelihoods, making it possible for better financial decision making for a better future. To accomplish, a six week financial literacy workshop was conducted, two stewardship training sessions were taught, and a sermon was preached. Individuals participating in the model increased their knowledge and skill relating to financial literacy and were compelled to be better stewards of resources going forward. While it may not be realistic to believe individuals were turned into financial geniuses within a few months, it was realistic and possible to loosen the shackles of financial illiteracy within a local church.

APPENDIX A

PROJECT FLYER AND ANNOUNCEMENT

PROJECT FLYER

Financial Literacy Workshop

**Each Saturday, starting February 18, 2017
through March 25, 2017 from 10 a.m. to 12 noon**
Location: Mt. Pleasant Baptist Church
6477 Lincolnia Rd.
Alexandria, VA 22312

**Take control of your finances by learning how
money works!**

**This six-week workshop will teach financial concepts
and practical, biblical-based financial principles
including topics such as credit, debt, saving, investing,
budgeting and giving.**

**Become debt free, achieve your
financial goals, and have more peace
concerning your finances.**

Don't miss out on this life-changing experience!



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APPENDIX B
SCHEDULE OF CLASSES AND TOPICS/CONCEPTS

Financial Literacy Workshop
Schedule of Classes and Topics/Concepts

Class Session Date	Topics/Concepts
February 18, 2017	Introduction to money matters (i.e., blacks and money, relationships and money, statistics about money, the bible and money, etc.) and financial literacy; net worth
February 25, 2017	Financial goals, budgeting, spending, earnings, managing money
March 4, 2017	Credit and FICO scores, credit cards (including interest rates), debt (including how to get out of debt), predatory lending
March 11, 2017	Giving, tithes and offerings (including attitude, approach, amount, to whom, etc.), stewardship
March 18, 2017	Saving, emergency fund, simple and compound interest, balancing a checkbook, personal financial statements
March 25, 2017	Investing and managing risks (including mutual funds, IRAs, stocks, bonds, insurance, retirement, etc.)

APPENDIX C
PRE-TESTS/POST-TESTS

**Financial Literacy Workshop
Pretest for February 18, 2017**

Pre-test Identifier_____ Age_____ Male/Female_____ Married/Single_____

1. Which statement(s) is (are) true about financial literacy?
 - a. Financial literacy is the education and understanding of various financial areas.
 - b. Financial literacy equals liquid assets, including your cash on hand along with the balance in checking accounts and savings account.
 - c. All of the above.
2. Financial literacy causes many people to become victims of predatory lending, subprime mortgages, and fraud and high interest rates, potentially resulting in bad credit, bankruptcy or foreclosure. True or False
3. A financial plan should cover:
 - a. Saving, investing, budgeting and giving
 - b. Paying down debt
 - c. All of the above
4. What is the purpose of calculating your net worth:
 - a. Calculating your net worth will help you to decide if you need to hire a certified financial planner.
 - b. Calculating your net worth will give you an accurate picture of where you stand financially.
 - c. Calculating your net worth helps you to decide which investments to buy.
5. What is a simple definition of net worth?
 - a. Net worth is how much money you have available as a safety net if you sold your liquid assets.
 - b. Net worth is a calculation of cash left for investments after you subtract living expenses from your salary.
 - c. New worth is a dollar amount representing money left if you sold everything and paid off your debts.
6. What are some of the most common liabilities used in a net worth calculation?
 - a. Liabilities include all loan principal amounts and all credit card limits.
 - b. Liabilities include all current loan and credit card balances.
 - c. Liabilities include monthly utility bills, commuting costs and living expenses.
7. What should you keep in mind when calculating a value for major assets like your home and car?
 - a. Use the item's full market value as an asset regardless of how much you owe on it.

- b. Subtract the amount you owe on the item from its current worth, the remainder is the asset value.
- c. Do not use major items that you still owe a significant amount of money on.

Financial Literacy Workshop
Pre-test for February 25, 2017

Post-test Identifier _____ **Age** _____ **Male/Female** _____
Married/Single _____

1. What's the most important first step to take towards achieving your financial goals?
 - a. Contribute regularly to an IRA or 401(k).
 - b. Work hard so you'll get promoted to a better job.
 - c. Figure out which goals are achievable and worth striving for.
 - d. Put yourself on a tight budget to get spending under control.
2. What is the purpose of a personal budget?
 - a. To figure out how much you earn
 - b. To figure out how much you spend
 - c. Both a and b
 - d. Neither a nor b
3. Your rent/mortgage payment, car loan, entertainment and food are all likely to be variable expenses on a budget. True or False
4. What two categories should you divide your spending into?
 - a. Fixed and variable spending
 - b. Essential and miscellaneous spending
 - c. Priority and secondary spending
 - d. Variable and discretionary spending
5. A budgeting method includes which of the following?
 - a. The envelope system
 - b. The line item system
 - c. The three step system
 - d. All of the above
6. Your entire grocery bill is an example of a need? True or False
7. Salary is best associated with employee compensation based on the number of hours worked multiplied by an hourly rate of pay. True or False

Financial Literacy Workshop
Pre-test for March 4, 2017

1. Your FICO scores only look at information in your credit report. True or False
2. Which factor(s) influence your credit score?
 - a) Payment history
 - b) Amount owed
 - c) Length of credit history
 - d) All of the above
3. How much of your credit limit should you use?
 - a) 30%
 - b) 40%
 - c) 50%
 - d) 75%
 - e) 100%
4. What is the most commonly used credit score:
 - a) The FICO score
 - b) The Acme credit score
 - c) The VantageScore
 - d) The score after averaging your income
5. Most experts recommend paying the minimum payment amount listed on your statement each month. True or False
6. If you have several types of debt—credit cards, federal student loans, private student loans, a car loan, a pay day loan—in what order should you generally aim to pay them off?
 - a) Smallest to largest debt
 - b) Largest to smallest debt
 - c) Lowest interest rate to highest interest rate
 - d) Highest interest rate to lowest interest rate
7. Which of these is NOT one of the three major U.S. credit bureaus?
 - a) Equifax
 - b) Experian
 - c) Egalite
 - d) TransUnion

Financial Literacy Workshop
Pre-test for March 11, 2017

Pre-test Identifier_____ **Age**_____ **Male/Female**_____ **Married/Single**_____

1. Which statement is true?
 - a. Money is the root of all evil?
 - b. You can serve both God and money as long as you love God.
 - c. There is widespread controversy and confusion in the church today about the adoption of the tithe as a standard of giving.
2. As a citizen of the Kingdom of God, you and I are called to live our life in direct opposition to the world. True or False
3. A steward manages the affairs of another. The steward co-owns the things he/she manages and oversees their usage. True or False
4. There is one philosophy of life that directly opposes God's sovereignty. What is that philosophy?
 - a. Religion
 - b. Money
 - c. Love
5. Which of the following is not a principle of giving.
 - a. You will increase your intimacy with God.
 - b. It should only be done if you are not struggling financially.
 - c. It should be done in accordance to your means.
6. What aspect of giving is absolutely critical
 - a. Attitude
 - b. Amount
 - c. Appearance
7. Offering a tithe of your income is
 - a. A requirement for membership in the Baptist Church
 - b. A minimum guideline for giving
 - c. A practice established under the law and is not relevant today

Financial Literacy Workshop
Pre-test for March 18, 2017

Pre-test Identifier _____ **Age** _____ **Male/Female** _____ **Married/Single** _____

1. Which of these would qualify as an emergency worth dipping into your emergency fund for?
 - a. Major car repair like a blown transmission
 - b. New tires and a lube job for the car
 - c. Summer camp for child
 - d. All of the above
2. How much money should you have in an emergency fund?
 - a. A quarter of your annual salary
 - b. Three to six months of take home pay
 - c. Five times the amount you spend on food each month
 - d. None of the above
3. Is it better to pay off credit card debt or to stash away savings?
 - a. Pay off all cards completely before you save
 - b. Save the most and pay no more than the monthly minimums due on each card
 - c. Pay down credit card bills as you save, paying off highest-interest cards first
 - d. Save what is left over after paying all bills
4. The amount of compound interest accrued on \$100 compounded at 10% annually will be _____ than that on \$100 compounded at 5% semi-annually over the same time period.
 - a. Lower
 - b. Higher
 - c. The same
5. Which of the following is an example of a liquid asset?
 - a. \$1,250 that the Johnson's have in a savings account
 - b. A balance of \$400 the Smiths have on their Visa Card
 - c. \$65,000 mortgage the Harris's have on their home
 - d. All of the above
6. Which of the following is an example of a liability?
 - a. A balance of \$400 the Smiths have on their Visa Card
 - b. \$65,000 mortgage the Harris's have on their home
 - c. The \$14,250 yacht the Lee's own
 - d. All of the above
7. When balancing your checkbook, the total amount of checks outstanding is the amount of all checks not included on your bank statement. True or False

Financial Literacy Workshop
Pre-test for March 25, 2017

Pre-test Identifier_____ **Age**_____ **Male/Female**_____ **Married/Single**_____

1. Before you should start investing, what should you do?
 - a. Your debts are under control
 - b. You have appropriate insurance
 - c. You have set aside some money for emergencies
 - d. All of the above
2. Which of the following are not important actions/elements that impact long-term financial security and planning?
 - a. Spending and debt
 - b. Growing and protecting
 - c. Saving and giving
 - d. Taxes and income
3. Traditional savings, bonds, mutual funds, 401ks and IRAs are all types of saving vehicles. True or False
4. What is the “investment time horizon?”
 - a. The time it takes to decide on an investment strategy
 - b. Length of time it takes for interest to accrue on your investment
 - c. Length of time until the money being used to invest is either needed or will be used
 - d. Length of time it takes for someone to become knowledgeable about investments
5. Which of the following is not a risk to your long-term ability to earn and protect your income?
 - a. Income status
 - b. Disability
 - c. Long Term Care
 - d. Death
6. Owning shares in three different mining companies is a good example of a diversified asset portfolio. True or False
7. What should you look for when choosing a financial advisor?
 - a. Professional qualifications, appropriate experience and reasonable fees
 - b. Someone who can guarantee a large rate of return
 - c. Risk tolerance of the advisor
 - d. All of the above

APPENDIX D

FINANCIAL LITERACY WORKSHOP EVALUATION FORM

Financial Literacy Workshop Evaluation Form

Instructions: Please indicate your level of agreement with the statements listed below in questions 1-6.

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. The objectives of the training were clearly defined.					
2. Participation and interaction were encouraged.					
3. The topics covered were relevant to me.					
4. The materials distributed were helpful.					
5. The instructors were knowledgeable about the training topics.					
6. The training objectives were met.					

Instructions: Please circle your response.

7. How many training sessions did you attend? 6 5 4 3 2 1

8. Did the training have an impact on your life? Yes No

9. How do you hope to change your behavior as a result of the training?

10. What did you like most about the training?

11. What aspects of the training could be improved?

APPENDIX E

SUMMARY OF RESPONSES

FINANCIAL LITERACY WORKSHOP EVALUATION FORM

Summary of Responses
Financial Literacy Workshop Evaluation Form
25 People Responded

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	No Response
1. The objectives of the training were clearly defined.	22	2				1
2. Participation and interaction were encouraged.	23	1				1
3. The topics covered were relevant to me.	20	4				1
4. The materials distributed were helpful.	22	1				2
5. The instructors were knowledgeable about the training topics.	24					1
6. The training objectives were met.	22	3				

7. How many training sessions did you attend?

- 6 participants attended 6 sessions
- 4 participants attended 5 sessions
- 5 participants attended 4 sessions
- 7 participants attended 3 sessions
- 1 participant attended 2 sessions
- 1 participant attended 1 session
- 1 participant left this question blank

8. Did the training have an impact on your life?

- 25 responded yes

9. How do you hope to change your behavior as a result of the training?

- Start/Be more serious about saving and investing; get investment advice
- Adhere to a budget; start budgeting

- Decrease discretionary spending; be more aware of spending practices; manage expenses
- Do better financial planning and decision making; focus on goals
- Reconcile, balance, be more aware of checking account
- Take the first step to start doing something
- Improve financial conversations with spouse
- Do inheritance planning; look at 403

10. What did you like most about the training?

- Topics discussed
- The handouts, in-class exercises, and examples
- Opportunity to ask questions; questions asked and answered
- Interaction, participation, sharing stories to help others; humor
- Skill of instructors
- Information delivered clearly
- Budgeting, savings, investing and planning for future needs and unexpected emergencies

11. What aspects of the training could be improved?

- Nothing; the training was excellent, well done/organized and a blessing
- Need more training sessions, perhaps offering the training once or twice a year
- Market a class for the young people
- Better technology for displaying/presenting information; webinars
- Should have had the handout for the last session available
- Need to be quieter during testing

APPENDIX F

UNSOLICITED WRITTEN FEEDBACK

①

~~Rev. Batts, Rev. Batts~~~~Rev. Batts~~~~Alexandria, Virginia 22304~~

February 20, 2017

Dear Rev. Batts,

How are you? I am writing this letter especially to let you know how much I enjoyed attending the financial workshop on last Saturday. **WOW!!! What a wonderful experience!!!** I am a senior citizen and that is my first time ever attending a financial workshop.

When you gave your first announcement a couple of Sundays ago, I debated whether I wanted to attend or not. However, **you were so enthusiastic and sounded so excited**, I immediately decided to attend. I am so glad that I did.

I loved your presentation. You held my attention from beginning to the end. I learned a lot. **Thank you!** I plan to attend all of the other sessions as well. Thanks also for the handouts. I will read and reread them.

In my lifetime, I have made so many "horrible money" mistakes. I have learned from some of them. Perhaps with the knowledge that I gain in your workshops, I will be better prepared in the future.

You are to be **commended for a job well done.** Thanks again and again.

Sincerely,


Ruby Osia

② page 1 of 2

~~XXXXXXXXXXXXXXXXXXXX~~
~~XXXXXX~~
~~XXXXXXXXXXXXXXXXXXXX~~

March 26, 2017

Dear Rev. Batts,

Orchids and kudos to you!!! Thank you so much for providing a series of much needed "Financial Workshops" for members of our church. **WOW!!! You are a blessing!!!** I attended each of the six sessions and enjoyed every one. Your teaching strategies were superb. I knew very little at the beginning of each session, but by the end, came away with a wealth of information. I have only the highest praise for you. The principles that you taught in every session were exactly what I needed. I learned a lot. You are to be commended for a job well done!!!

Your delivery was **EXTRAORDINARY!!!** **You were very organized and so professional.** Honestly, you made me want to learn about the different topics that you presented each week. When there were questions from individuals during each session, you took time to explain or give feedback and made sure that we understood before moving on. I really liked that.

Another advantage was these workshops were **FREE** to everyone. Usually financial literacy workshops are very costly. That fact alone sometimes limits or makes it very difficult for many to attend. What a tremendous opportunity and blessing to have these lessons given **"free of charge."** **Thank you so much. I am so grateful for that.**

In addition, it was so kind of you to also have a sign language interpreter present. What a wonderful way to show that we welcome and include Deaf member's participation in our church.

② Page 2 of 2

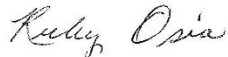
Thanks too for the handouts. I will make and send copies to my young cousins in North Carolina so they can be exposed to the same vital information. I am sure that sharing these same facts, knowledge and details that you addressed will save them from many future financial heartaches and mistakes.

My only regret is that I did not have this kind of valuable information many years ago when I first started handling my own money. Even so, I was still blessed and received lots of beneficial information that I can use today and certainly in the future.

The water, coffee and doughnuts at every session were an added bonus!!! (Smile) Honestly, you covered every base. (Smile)

Again, I want to express and offer my profound gratitude to you for presenting this valuable information. **What an awesome service!!! You are truly a gift from God. We appreciate you.**

Sincerely,

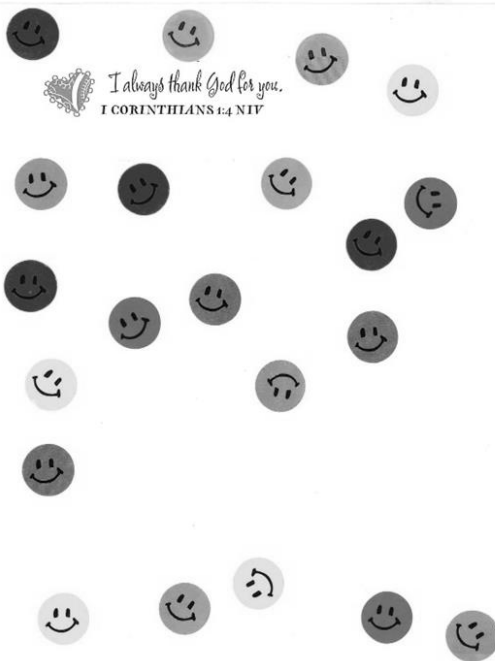


Ruby Osia

3



I always thank God for you.
1 CORINTHIANS 14:14 NIV



Rev. Vonda! Thank you very much for the Financial class! I enjoyed it and learned a lot! When I get the final handouts and Financial planner info. I need to get an overview of my financial status from the view of a professional ☺! Enclosed is a little gift for all that you gave: time, gas, donuts, gift cards, and LOVE! Please use it as a gift to sow into your ministry. You'll do well on your Ph.D! Praise the Lord for you!

Love
Karen White
MPBC.

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